

**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Filing at a Glance

Company: Safeway Insurance Company of Arkansas  
Product Name: Private Passenger Auto Program  
State: Arkansas  
TOI: 19.0 Personal Auto  
Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Filing Type: Rate/Rule  
Date Submitted: 09/05/2014  
SERFF Tr Num: PERR-129708971  
SERFF Status: Closed-Filed  
State Tr Num:  
State Status:  
Co Tr Num: SWAR-PPA-AR-1401R  
  
Effective Date 10/15/2014  
Requested (New):  
Effective Date 11/27/2014  
Requested (Renewal):  
Author(s): Olga E. Garcia, Addy Anggelico, Erica Rodriguez  
Reviewer(s): Alexa Grissom (primary)  
Disposition Date: 02/02/2015  
Disposition Status: Filed  
Effective Date (New): 10/15/2014  
Effective Date (Renewal): 11/27/2014  
  
State Filing Description:

**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## General Information

Project Name: SWAR-PPA-AR-1401R Status of Filing in Domicile:  
Project Number: SWAR-PPA-AR-1401R Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 02/02/2015  
State Status Changed: Deemer Date:  
Created By: Erica Rodriguez Submitted By: Addy Angelico  
Corresponding Filing Tracking Number:

### Filing Description:

We are proposing to revise the private passenger auto rate and rules for Safeway Insurance Company of Arkansas in the state of Arkansas, proposed effective October 15, 2014 for new business and November 1, 2014 for renewal business. The program started in May 2010 and currently has 1,617 policies in force.

Please find a summary of the proposed rule changes below:

- Page 4, 7 and 12: added photos to requirement for policies with physical damage coverage.
- Page 6: regarding the direct bill six-month policy plan, the balance owed need not be billed in equal installments.
- Pages 18 through 23: Added zip code 72255 into territory 42.

The manual is provided both as a proposed version and with changes tracked for your review.

Rates are proposed to increase by 7.1%%. The indicated rate change is an increase of 14.9%. We are proposing to change territory base rates for bodily injury, property damage, medical and uninsured motorists. We are also proposing to change our driver class factors for bodily injury and property damage. We rely on both competitor support as well as indicated data for the program.

Please find a summary of the proposed rate changes below:

Base Rates increases for an overall impact of 5.7%  
Driver Class Liability increase 1.3%

Please see Actuarial Supporting Exhibits for more detail on the proposed rate changes.

Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to this filing should be directed to Perr&Knight. If there are any requests for additional information related to items in this filing, we will forward the request immediately to the Company. We will submit the Company's response to your attention as soon as we receive it.

## Company and Contact

### Filing Contact Information

Erica Rodriguez, State Filings Analyst doi@perrknight.com  
401 Wilshire Blv 310-889-0982 [Phone]  
Suite 300  
Santa Monica, CA 90401

**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
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### Filing Company Information

(This filing was made by a third party - perrandknightactuaryconsultants)

Safeway Insurance Company of Arkansas	CoCode: 11223	State of Domicile: Arkansas
790 Pasquinelli Drive	Group Code: 257	Company Type: Property and Casualty
Westmont, IL 60559	Group Name: Safeway Insurance Group	State ID Number:
(630) 887-8300 ext. [Phone]	FEIN Number: 63-0974847	

### Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? No  
Fee Explanation: State charges \$100 per rate/rule filing.  
Per Company: No

Company	Amount	Date Processed	Transaction #
Safeway Insurance Company of Arkansas	\$100.00	09/05/2014	85956492

State: Arkansas Filing Company: Safeway Insurance Company of Arkansas  
 TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
 Product Name: Private Passenger Auto Program  
 Project Name/Number: SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/02/2015	02/02/2015

## Objection Letters and Response Letters

### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	01/08/2015	01/08/2015
Pending Industry Response	Alexa Grissom	12/16/2014	12/16/2014
Pending Industry Response	Alexa Grissom	12/11/2014	12/11/2014
Pending Industry Response	Alexa Grissom	12/08/2014	12/08/2014
Pending Industry Response	Alexa Grissom	12/08/2014	12/08/2014
Pending Industry Response	Alexa Grissom	12/04/2014	12/04/2014
Pending Industry Response	Alexa Grissom	12/02/2014	12/02/2014
Pending Industry Response	Alexa Grissom	11/25/2014	11/25/2014
Pending Industry Response	Alexa Grissom	10/28/2014	10/28/2014
Pending Industry Response	Alexa Grissom	10/23/2014	10/23/2014

### Response Letters

Responded By	Created On	Date Submitted
Erica Rodriguez	01/27/2015	01/27/2015
Erica Rodriguez	12/29/2014	12/29/2014
Erica Rodriguez	12/15/2014	12/15/2014
Erica Rodriguez	12/09/2014	12/09/2014
Erica Rodriguez	12/08/2014	12/08/2014
Erica Rodriguez	12/04/2014	12/04/2014
Erica Rodriguez	12/02/2014	12/02/2014
Erica Rodriguez	11/25/2014	11/25/2014
Erica Rodriguez	11/07/2014	11/07/2014
Erica Rodriguez	10/27/2014	10/27/2014

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto Program		
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

## Objection Letters and Response Letters

### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	09/30/2014	09/30/2014
Pending Industry Response	Alexa Grissom	09/23/2014	09/23/2014

### Response Letters

Responded By	Created On	Date Submitted
Erica Rodriguez	10/13/2014	10/13/2014
Erica Rodriguez	09/23/2014	09/23/2014

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	APCS-Auto Premium Comparison Survey	Erica Rodriguez	11/18/2014	11/18/2014

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
APCS Problems	Note To Filer	Alexa Grissom	01/08/2015	01/08/2015
Status Inquiry	Note To Reviewer	Erica Rodriguez	11/24/2014	11/24/2014
Effective Date	Note To Filer	Alexa Grissom	11/18/2014	11/18/2014
RE: Effective Date	Note To Reviewer	Erica Rodriguez	11/10/2014	11/10/2014
Effective Date	Note To Filer	Alexa Grissom	11/10/2014	11/10/2014
Pending Objection submitted 10/23/2014	Note To Reviewer	Erica Rodriguez	10/23/2014	10/23/2014
Pending Objection Due date	Note To Reviewer	Erica Rodriguez	09/23/2014	09/23/2014

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto Program		
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

## Disposition

Disposition Date: 02/02/2015  
Effective Date (New): 10/15/2014  
Effective Date (Renewal): 11/27/2014  
Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Safeway Insurance Company of Arkansas	14.900%	7.100%	\$159,000	1,617	\$2,243,000	%	%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Exhibits	Filed	Yes
Supporting Document	Redlines	Filed	Yes
Supporting Document	Letter of Authorization	Filed	Yes

<b>SERFF Tracking #:</b>	PERR-129708971	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	SWAR-PPA-AR-1401R
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<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto Program		
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	UNDERWRITING GUIDE	Filed	Yes

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**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
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**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/08/2015
Submitted Date	01/08/2015
Respond By Date	

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Dear Erica Rodriguez,

**Introduction:**

*This will acknowledge receipt of the captioned filing. The same error message was returned yet again. I so notice that some of the numbers are larger than the others. Do you know why this is? Also, have you tried a totally new form and inputting new information?*

**Conclusion:**

*NOTICE regarding, corrections to filings and scrivener's Errors:*

*Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."*

*Sincerely,  
Alexa Grissom*



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**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
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**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/16/2014
Submitted Date	12/16/2014
Respond By Date	

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Dear Erica Rodriguez,

**Introduction:**

*This will acknowledge receipt of the captioned filing. Unfortunately, the same error message appeared.*

**Conclusion:**

*NOTICE regarding, corrections to filings and scrivener's Errors:*

*Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."*

*Sincerely,*

*Alexa Grissom*

---

**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
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**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/11/2014
Submitted Date	12/11/2014
Respond By Date	

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Dear Erica Rodriguez,

**Introduction:**

*This will acknowledge receipt of the captioned filing. The latest survey failed the test as well: A premium cell may contain a text value. Please change all text to numbers.*

**Conclusion:**

*NOTICE regarding, corrections to filings and scrivener's Errors:*

*Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."*

*Sincerely,*

*Alexa Grissom*

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## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/08/2014
Submitted Date	12/08/2014
Respond By Date	

---

Dear Erica Rodriguez,

**Introduction:**

*This will acknowledge receipt of the captioned filing. The program said a premium cell may contain a text value. Please change all text to numbers. I'm sorry this form is so trying!!*

**Conclusion:**

*NOTICE regarding, corrections to filings and scrivener's Errors:*

*Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."*

*Sincerely,*

*Alexa Grissom*

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**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/08/2014
Submitted Date	12/08/2014
Respond By Date	

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Dear Erica Rodriguez,

**Introduction:**

*This will acknowledge receipt of the captioned filing. I ran the test again and received the same errors. One effective date is all the field will accept. Please start with a blank form and submit the APCS again.*

**Conclusion:**

*NOTICE regarding, corrections to filings and scrivener's Errors:*

*Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."*

*Sincerely,  
Alexa Grissom*

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**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/04/2014
Submitted Date	12/04/2014
Respond By Date	

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Dear Erica Rodriguez,

**Introduction:**

*This will acknowledge receipt of the captioned filing. I ran the new one and received these error messages: effective date entered incorrectly and premium cell may contain a text value. I'm sorry this is so tedious. Please try again!!*

**Conclusion:**

*NOTICE regarding, corrections to filings and scrivener's Errors:*

*Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."*

*Sincerely,*

*Alexa Grissom*

---

**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/02/2014
Submitted Date	12/02/2014
Respond By Date	

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Dear Erica Rodriguez,

**Introduction:**

*This will acknowledge receipt of the captioned filing. The APCS says it contains links to other data sources and extra worksheets that need to be deleted. Please amend and resubmit accordingly.*

**Conclusion:**

*NOTICE regarding, corrections to filings and scrivener's Errors:*

*Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."*

*Sincerely,  
Alexa Grissom*

---

**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/25/2014
Submitted Date	11/25/2014
Respond By Date	

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Dear Erica Rodriguez,

**Introduction:**

*This will acknowledge receipt of the captioned filing. You may use the elected effective date. However, the APCS must be updated to reflect such.*

**Conclusion:**

*NOTICE regarding, corrections to filings and scrivener's Errors:*

*Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."*

*Sincerely,  
Alexa Grissom*

---

**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/28/2014
Submitted Date	10/28/2014
Respond By Date	

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Dear Erica Rodriguez,

**Introduction:**

*This will acknowledge receipt of the captioned filing. The Commissioner will allow the rate increase, however, individual increases should be capped at 20 percent. Please amend the filing, abstracts included, accordingly.*

**Conclusion:**

*NOTICE regarding, corrections to filings and scrivener's Errors:*

*Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."*

*Sincerely,*

*Alexa Grissom*



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**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/23/2014
Submitted Date	10/23/2014
Respond By Date	

---

Dear Erica Rodriguez,

**Introduction:**

*This will acknowledge receipt of the captioned filing. Thank you for submitted the RF-1. All rate increases of 6 percent and above must be reviewed with the Commissioner before being processed. Therefore, the filing should be held in abeyance pending his review.*

**Conclusion:**

*NOTICE regarding, corrections to filings and scrivener's Errors:*

*Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."*

*Sincerely,  
Alexa Grissom*

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**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/30/2014
Submitted Date	09/30/2014
Respond By Date	

---

Dear Erica Rodriguez,

**Introduction:**

*This will acknowledge receipt of the captioned filing. Arkansas is a rural state; therefore, territories should not be composed of only two zip codes. Please amend accordingly.*

**Conclusion:**

*NOTICE regarding, corrections to filings and scrivener's Errors:*

*Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."*

*Sincerely,*

*Alexa Grissom*

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**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/23/2014
Submitted Date	09/23/2014
Respond By Date	

---

Dear Erica Rodriguez,

**Introduction:**

*This will acknowledge receipt of the captioned filing. The RF-1 must be completed and submitted. Additionally, territories must contain several zip codes for credibility.*

*In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.*

**Conclusion:**

*NOTICE regarding, corrections to filings and scrivener's Errors:*

*Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."*

*Sincerely,*

*Alexa Grissom*

<b>SERFF Tracking #:</b>	PERR-129708971	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	SWAR-PPA-AR-1401R
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas		
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
<b>Product Name:</b>	Private Passenger Auto Program				
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R				

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/27/2015
Submitted Date	01/27/2015

*Dear Alexa Grissom,*

### **Introduction:**

### **Response 1**

#### **Comments:**

*Please see attachment.*

### **Changed Items:**

State:	Arkansas	Filing Company:	Safeway Insurance Company of Arkansas
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto Program		
Project Name/Number:	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey F310AR_01272015.pdf Premium Comparison Survey F310AR_01272015.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA_Survey_FORM_APCS20141229.pdf PPA_Survey_FORM_APCS20141229.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS.pdf APCS.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS-safeway retype2014.pdf APCS-safeway retype2014.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS - Safeway 2014.pdf APCS - Safeway 2014.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014 link removedv3.pdf Premium Comparison Survey_Safeway2014 link removedv3.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014 link removed.pdf Premium Comparison Survey_Safeway2014 link removed.xls
Previous Version	

State:	Arkansas	Filing Company:	Safeway Insurance Company of Arkansas
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto Program		
Project Name/Number:	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014.pdf Premium Comparison Survey_Safeway2014.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014.xls Premium Comparison Survey_Safeway2014.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Sincerely,  
Erica Rodriguez

<b>SERFF Tracking #:</b>	PERR-129708971	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	SWAR-PPA-AR-1401R
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas		
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
<b>Product Name:</b>	Private Passenger Auto Program				
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R				

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/29/2014
Submitted Date	12/29/2014

*Dear Alexa Grissom,*

### **Introduction:**

### **Response 1**

#### **Comments:**

*The APCS form has been revised.*

### **Changed Items:**

State:	Arkansas	Filing Company:	Safeway Insurance Company of Arkansas
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto Program		
Project Name/Number:	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA_Survey_FORM_APCS20141229.pdf PPA_Survey_FORM_APCS20141229.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS.pdf APCS.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS-safeway retype2014.pdf APCS-safeway retype2014.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS - Safeway 2014.pdf APCS - Safeway 2014.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014 link removedv3.pdf Premium Comparison Survey_Safeway2014 link removedv3.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014 link removed.pdf Premium Comparison Survey_Safeway2014 link removed.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014.pdf Premium Comparison Survey_Safeway2014.xls
Previous Version	



<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto Program		
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

<b>Satisfied - Item:</b>	<i>APCS-Auto Premium Comparison Survey</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Premium Comparison Survey_Safeway2014.xls</i> <i>Premium Comparison Survey_Safeway2014.pdf</i>

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

**Conclusion:**

*Sincerely,*  
*Erica Rodriguez*

<b>SERFF Tracking #:</b>	PERR-129708971	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	SWAR-PPA-AR-1401R
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas		
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
<b>Product Name:</b>	Private Passenger Auto Program				
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R				

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/15/2014
Submitted Date	12/15/2014

*Dear Alexa Grissom,*

### **Introduction:**

### **Response 1**

#### **Comments:**

*The APCS form has been revised, please see attachment.*

### **Changed Items:**

State:	Arkansas	Filing Company:	Safeway Insurance Company of Arkansas
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto Program		
Project Name/Number:	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS.pdf APCS.xls
<i>Previous Version</i>	
Satisfied - Item:	<i>APCS-Auto Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>APCS-safeway retype2014.pdf APCS-safeway retype2014.xls</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>APCS-Auto Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>APCS - Safeway 2014.pdf APCS - Safeway 2014.xls</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>APCS-Auto Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>Premium Comparison Survey_ Safeway2014 link removedv3.pdf Premium Comparison Survey_ Safeway2014 link removedv3.xls</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>APCS-Auto Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>Premium Comparison Survey_ Safeway2014 link removed.pdf Premium Comparison Survey_ Safeway2014 link removed.xls</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>APCS-Auto Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>Premium Comparison Survey_ Safeway2014.pdf Premium Comparison Survey_ Safeway2014.xls</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>APCS-Auto Premium Comparison Survey</i>
Comments:	
Attachment(s):	<i>Premium Comparison Survey_ Safeway2014.xls Premium Comparison Survey_ Safeway2014.pdf</i>

<b>SERFF Tracking #:</b>	PERR-129708971	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	SWAR-PPA-AR-1401R
<hr/>					
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas		
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
<b>Product Name:</b>	Private Passenger Auto Program				
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R				

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

**Conclusion:**

*Sincerely,  
Erica Rodriguez*

<b>SERFF Tracking #:</b>	PERR-129708971	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	SWAR-PPA-AR-1401R
<hr/>					
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas		
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
<b>Product Name:</b>	Private Passenger Auto Program				
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R				

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/09/2014
Submitted Date	12/09/2014

*Dear Alexa Grissom,*

### **Introduction:**

### **Response 1**

#### **Comments:**

*Please find the revised spreadsheet attached.*

### **Changed Items:**

State:	Arkansas	Filing Company:	Safeway Insurance Company of Arkansas
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto Program		
Project Name/Number:	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS-safeway retype2014.pdf APCS-safeway retype2014.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS - Safeway 2014.pdf APCS - Safeway 2014.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014 link removedv3.pdf Premium Comparison Survey_Safeway2014 link removedv3.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014 link removed.pdf Premium Comparison Survey_Safeway2014 link removed.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014.pdf Premium Comparison Survey_Safeway2014.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014.xls Premium Comparison Survey_Safeway2014.pdf

No Form Schedule items changed.

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto Program		
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

No Rate/Rule Schedule items changed.

**Conclusion:**

Sincerely,  
Erica Rodriguez

<b>SERFF Tracking #:</b>	PERR-129708971	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	SWAR-PPA-AR-1401R
<hr/>					
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas		
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
<b>Product Name:</b>	Private Passenger Auto Program				
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R				

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/08/2014
Submitted Date	12/08/2014

*Dear Alexa Grissom,*

### **Introduction:**

### **Response 1**

#### **Comments:**

*The APCS spreadsheet has been revised, please see attached.*

### **Changed Items:**



<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto Program		
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	APCS-Auto Premium Comparison Survey
<b>Comments:</b>	
<b>Attachment(s):</b>	APCS - Safeway 2014.pdf APCS - Safeway 2014.xls
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>APCS-Auto Premium Comparison Survey</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Premium Comparison Survey_Safeway2014 link removedv3.pdf Premium Comparison Survey_Safeway2014 link removedv3.xls</i>
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>APCS-Auto Premium Comparison Survey</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Premium Comparison Survey_Safeway2014 link removed.pdf Premium Comparison Survey_Safeway2014 link removed.xls</i>
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>APCS-Auto Premium Comparison Survey</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Premium Comparison Survey_Safeway2014.pdf Premium Comparison Survey_Safeway2014.xls</i>
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>APCS-Auto Premium Comparison Survey</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Premium Comparison Survey_Safeway2014.xls Premium Comparison Survey_Safeway2014.pdf</i>

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Sincerely,  
Erica Rodriguez

State:	Arkansas	Filing Company:	Safeway Insurance Company of Arkansas
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto Program		
Project Name/Number:	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/04/2014
Submitted Date	12/04/2014

Dear Alexa Grissom,

### Introduction:

### Response 1

#### Comments:

As requested, the spreadsheet has been revised.

### Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014 link removedv3.pdf Premium Comparison Survey_Safeway2014 link removedv3.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014 link removed.pdf Premium Comparison Survey_Safeway2014 link removed.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014.pdf Premium Comparison Survey_Safeway2014.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014.xls Premium Comparison Survey_Safeway2014.pdf

<b>SERFF Tracking #:</b>	PERR-129708971	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	SWAR-PPA-AR-1401R
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas		
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
<b>Product Name:</b>	Private Passenger Auto Program				
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R				

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

**Conclusion:**

Sincerely,  
Erica Rodriguez

State:	Arkansas	Filing Company:	Safeway Insurance Company of Arkansas
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto Program		
Project Name/Number:	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/02/2014
Submitted Date	12/02/2014

Dear Alexa Grissom,

### Introduction:

### Response 1

#### Comments:

Please find the revised APCS form attached.

### Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014 link removed.pdf Premium Comparison Survey_Safeway2014 link removed.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014.pdf Premium Comparison Survey_Safeway2014.xls
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Premium Comparison Survey_Safeway2014.xls Premium Comparison Survey_Safeway2014.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Conclusion:

<b>SERFF Tracking #:</b>	PERR-129708971	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	SWAR-PPA-AR-1401R
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas		
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
<b>Product Name:</b>	Private Passenger Auto Program				
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R				

Sincerely,  
Erica Rodriguez

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**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/25/2014
Submitted Date	11/25/2014

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Dear Alexa Grissom,

**Introduction:**

**Response 1**

**Comments:**

The Company confirms that they understand the effective date definitions under regulation 23. The new and renewal dates that the Company wishes to implement are reflected on the APCS exhibit.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Sincerely,  
Erica Rodriguez

State:	Arkansas	Filing Company:	Safeway Insurance Company of Arkansas
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto Program		
Project Name/Number:	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/07/2014
Submitted Date	11/07/2014

Dear Alexa Grissom,

### Introduction:

### Response 1

#### Comments:

The company will cap all renewal business at 20%. Please see the attached revised filing Abstract, which notes the capping.

### Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	FORM RF-1 Rate Filing Abstract2014 v2.pdf
Previous Version	
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	FORM RF-1 Rate Filing Abstract2014.pdf
Previous Version	
Bypassed - Item:	NAIC loss cost data entry document
Bypass Reason:	N/A
Attachment(s):	

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Conclusion:

Sincerely,  
Erica Rodriguez

**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/27/2014
Submitted Date	10/27/2014

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*Dear Alexa Grissom,*

**Introduction:**

**Response 1**

**Comments:**

*The Company acknowledges receipt of this status confirmation.*

**Changed Items:**

*No Supporting Documents changed.*

*No Form Schedule items changed.*

*No Rate/Rule Schedule items changed.*

**Conclusion:**

*Sincerely,  
Erica Rodriguez*



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**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

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## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/13/2014
Submitted Date	10/13/2014

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Dear Alexa Grissom,

**Introduction:**

**Response 1**

**Comments:**

Safeway Insurance Company of Arkansas will revise territory assignments in the next Personal Auto rate filing to include no fewer than three zip codes per territory.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

**Conclusion:**

Sincerely,  
Erica Rodriguez

<b>SERFF Tracking #:</b>	PERR-129708971	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	SWAR-PPA-AR-1401R
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas		
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
<b>Product Name:</b>	Private Passenger Auto Program				
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R				

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/23/2014
Submitted Date	09/23/2014

Dear Alexa Grissom,

### Introduction:

### Response 1

#### Comments:

Please see the RF1. Note that all territories contain more than one zip code. Note that there was no change to any territory except for the addition of a zip code to territory 42.

### Changed Items:

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	NAIC loss cost data entry document
<b>Comments:</b>	
<b>Attachment(s):</b>	FORM RF-1 Rate Filing Abstract2014.pdf
<i>Previous Version</i>	
<b>Bypassed - Item:</b>	NAIC loss cost data entry document
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### Conclusion:

Sincerely,  
Erica Rodriguez

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto Program		
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

## Amendment Letter

Submitted Date: 11/18/2014

Comments:

The requested effective date revisions have been made.

Changed Items:

*No Form Schedule Items Changed.*

*No Rate Schedule Items Changed.*

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	APCS-Auto Premium Comparison Survey
<b>Comments:</b>	
<b>Attachment(s):</b>	Premium Comparison Survey_Safeway2014.pdf Premium Comparison Survey_Safeway2014.xls
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>APCS-Auto Premium Comparison Survey</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Premium Comparison Survey_Safeway2014.xls Premium Comparison Survey_Safeway2014.pdf</i>

**State:** Arkansas**Filing Company:** Safeway Insurance Company of Arkansas**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)**Product Name:** Private Passenger Auto Program**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Note To Filer

**Created By:**

Alexa Grissom on 01/08/2015 03:16 PM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

02/02/2015 12:03 PM

**Subject:**

APCS Problems

**Comments:**

Per our telephone conversations, Safeway may utilize their proposed effective date. Please continue to work to correct the error on the APCS.

**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Note To Reviewer

**Created By:**

Erica Rodriguez on 11/24/2014 12:50 PM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

02/02/2015 12:03 PM

**Subject:**

Status Inquiry

**Comments:**

Please advise on the current review status of the filing.

Thank you.

**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Note To Filer

**Created By:**

Alexa Grissom on 11/18/2014 09:45 AM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

02/02/2015 12:03 PM

**Subject:**

Effective Date

**Comments:**

Per Regulation 23 you may implement the filing 20 days from the date you responded to the 20 percent cap request.

**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Note To Reviewer

**Created By:**

Erica Rodriguez on 11/10/2014 12:46 PM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

02/02/2015 12:03 PM

**Subject:**

RE: Effective Date

**Comments:**

Can you please provide us with further clarification for this effective date request? We did not make any changes to the filing during the DOI review except when requested to implement a cap of 20% by the DOI on 10/28 that impacted renewal business only. Are you asking us to provide a new effective 30 days away from today? Please advise.

Thank you

**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Note To Filer

**Created By:**

Alexa Grissom on 11/10/2014 10:54 AM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

02/02/2015 12:03 PM

**Subject:**

Effective Date

**Comments:**

Please submit a new effective date and amend the APCS accordingly.



**State:** Arkansas**Filing Company:** Safeway Insurance Company of Arkansas**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)**Product Name:** Private Passenger Auto Program**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Note To Reviewer

**Created By:**

Erica Rodriguez on 10/23/2014 02:13 PM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

02/02/2015 12:03 PM

**Subject:**

Pending Objection submitted 10/23/2014

**Comments:**

We are not sure what action to take at the recently submitted objection. Should we acknowledge the objection in the response that is pending?

**State:** Arkansas**Filing Company:** Safeway Insurance Company of Arkansas**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)**Product Name:** Private Passenger Auto Program**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Note To Reviewer

**Created By:**

Erica Rodriguez on 09/23/2014 01:42 PM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

02/02/2015 12:03 PM

**Subject:**

Pending Objection Due date

**Comments:**

We have received the posted objection from the department. We would like to request a Due Date of how long the Company has to provide a reply.

Thank you.

---

**State:** Arkansas **Filing Company:** Safeway Insurance Company of Arkansas  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** Private Passenger Auto Program  
**Project Name/Number:** SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Post Submission Update Request Processed On 11/25/2014

Status: Allowed  
Created By: Erica Rodriguez  
Processed By: Alexa Grissom  
Comments:

### General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (Renew)	11/27/2014	11/01/2014

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto Program		
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	File and Use
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	8.700%
<b>Effective Date of Last Rate Revision:</b>	01/15/2013
<b>Filing Method of Last Filing:</b>	File and Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Safeway Insurance Company of Arkansas	14.900%	7.100%	\$159,000	1,617	\$2,243,000	%	%

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto Program		
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 02/02/2015	UNDERWRITING GUIDE	Page 1 through Page 24	Replacement	PERR-128823745	AR UW Guide Eff 2014-10-15 new 2014-11-01 renew.pdf



**SAFEWAY INSURANCE**  
Keeping Promises.™

# ***SAFEWAY INSURANCE COMPANY OF ARKANSAS***

## ***UNDERWRITING GUIDE***

Effective Date(s):

October 15, 2014 for new business

November 1, 2014 for renewal business

# Safeway Insurance Company of Arkansas

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# **Safeway Insurance Company of Arkansas**

## **Directory**

Office Address:  
200 W. Congress Street  
Suite 850  
Lafayette, LA 70501

Mailing Address:  
P.O. Drawer 92010  
Lafayette, LA 70509

## **Claims & Underwriting Phone Numbers:**

Office:	(337) 291-2510
Claims Fax:	(877) 323-8061
Underwriting Fax:	(877) 323-8063
Toll Free:	(800) 252-3251
Automated Line:	(800) 575-7951
Email Photos only:	arsafeimage@safewayins.com
Email questions to:	service-ar@safewayins.com



# Underwriting Guide

## General Rules and Regulations

1. All applications must be submitted on **Safeway of Arkansas** approved applications and must be completed in their entirety.
2. The application becomes a part of the policy. Errors and Omissions may result in denial of coverage and the policy may be considered null and void.
3. No flat cancellations will be allowed on any policies returned after the inception date. All cancellation requests must indicate reason for cancellation.
4. Cancellations will be computed pro-rata. Cancellations by insured request will be assessed a \$30.00 cancellation fee.
5. When checks are returned for Non-Sufficient Funds or when an Auto-Pay payment is rejected, a notice of cancellation will be issued. A \$25.00 NSF fee must be paid prior to reinstatement of the policy. If your initial premium payment is by check, draft, or any remittance other than cash, coverage under this policy is conditioned upon the check, draft, or remittance being honored upon presentment. If the check, draft, or remittance is not honored upon presentment, this policy may, at our option, be deemed void from its inception.
6. No towing coverage will be afforded on vehicles more than 15 years old on new applications or renewals, and the vehicle must have physical damage coverage.
7. A CLUE with Additional Driver Report and/or an MVR will be obtained by the company on every risk. Please encourage the applicant to fully disclose his or her driving record to avoid the need for premium adjustments or cancellations.
8. Any unearned premium of \$5.00 or less will not be returned unless a written request is received from the named insured.
9. Policies with out of state addresses will be rated using territory 34 rates and will be either cancelled or issued a non-renewal.
10. Drivers with an international driver's license will be rated with 4 points.
11. No rental reimbursement coverage will be afforded on vehicles without physical damage coverage.
12. Agents are responsible for retaining and safeguarding all signed paperwork.

## Binding Authority

**Applicable to new business, renewals and endorsements; a risk may be bound, if it is not on our exclusion list, provided:**

1. It is effective no earlier than the time and date that the application is signed by the applicant and the agent;
2. Applications, endorsements and payments must be uploaded to Safeway. The required documentation must be submitted to Safeway within seven (7) days. Required documents are as follows: Auto Pay Authorization Forms, Photos, Discount Documentation and Accident Not at Fault Documents.
3. If extenuating circumstances occur, any application, endorsement or payment that could not be uploaded must be mailed to Safeway within two (2) working days of the effective date. The envelope containing the application/endorsement/payment must be postmarked by the U.S. Post Office within two (2) working days of the effective date.
4. The application/endorsement is completed correctly and indicates the coverages requested;
5. It involves a type of vehicle, coverage, and risk, for which a premium rate is established.

If the application, renewal or endorsement does not contain an effective date, coverage will start no earlier than 12:01 A.M. the day **after** the POST OFFICE postmark.

## Incomplete Applications

1. Incomplete applications will be processed and immediately cancelled with a 20-day notice or non-renewed with at least a 30-day notice, whichever is appropriate.
2. The **producer** is responsible for insuring the application is complete and the correct premium is uploaded and/or attached.

# Exclusions

1. Vehicles making regular and frequent trips beyond a 50-mile radius
2. Trucks hauling gasoline, fuel oil, liquefied petroleum, gas or explosives.
3. Taxi-cabs, public and private livery cars, emergency vehicles, racing vehicles, driver training cars, mail, newspaper, collection or delivery vehicles.
4. All vehicles identified in the prohibited list.
5. Vehicles garaged away from the residence a substantial part of the time.
6. Unlicensed drivers.
7. Applicants without a valid Arkansas or International driver's license number.
8. Any driver with points in excess of 11 as new or renewal business.
9. Any flatbed trucks or pick-up trucks equipped with power or manual winch or fifth wheel.
10. Policies with more than one vehicle not assigned to a primary operator i.e., 1 driver with 3 vehicles is not acceptable.
11. Vehicles with weight of 2000 pounds or less.

**Every situation cannot be addressed completely. Safeway Insurance Company of Arkansas reserves the right of final determination on the acceptability of all risks.**

# Direct Bill Six-Month Policy Plan

**The six-month policy plan is offered either as pay-in-full or with installments.**

**Fees are fully earned.**

1. Remit full payment plus a \$30.00 policy fee with the application.
2. 20% down payment installment plan:
  - (A) Remit 20% of the gross premium, plus a \$10.00 policy fee with the application.
  - (B) The insured will be direct billed the balance in five (5) installments with the first bill due twenty-four (24) days after the inception date. The second installment will be due one calendar month after the first installment due date and the remaining installments will be due each month on the same calendar day as the second installment.
  - (C) Each installment will include a \$10.00 fee (\$6.00 installment fee/\$4.00 policy fee).
3. 25% down payment installment plan:
  - (A) Remit 25% of the gross premium, plus a \$10.00 policy fee with the application.
  - (B) The insured will be direct billed the balance in four (4) installments with the first bill due thirty (30) days after the inception date. The second installment will be due one calendar month after the first installment due date and the remaining installments will be due each month on the same calendar day as the second installment.
  - (C) Each installment will include an \$11.00 fee (\$6.00 installment fee/\$5.00 policy fee).
4. 16.67% down payment installment plan with mandatory Auto-pay:
  - (A) Remit 16.67% of the gross premium, plus a \$10.00 policy fee with the application.
  - (B) The insured will be swept the balance in five (5) installments due every 30 days.
  - (C) Each installment will include a \$10.00 fee (\$6.00 installment fee/\$4.00 policy fee).
5. 16.67% down payment installment plan with NON Auto-pay:
  - (A) Remit 16.67% of the gross premium, plus a \$10.00 policy fee with the application.
  - (B) The insured will be direct billed the balance in five (5) installments with the first bill due eighteen (18) days after the inception date. Remaining installments will be due each month on the same calendar day as the first installment.
  - (C) Each installment will include a \$10.00 fee (\$6.00 installment fee/\$4.00 policy fee).

# Direct Bill Six-Month Policy Plan

*(Continued)*

1. A \$5.00 Late Fee applies to all payments postmarked or uploaded after the Payment Due Date.

**There is no grace period!!!**

**All payments received in the agent's office are required to be uploaded however,**

1. If the payment is not uploaded by the agent, installments accepted in the agent's office must include the date and time the installment was received by the agent for coverage to be bound. If the date and time the installment was received is not submitted, the policy will be reinstated as of 12:01 A.M. the date following the date of the Post Office postmark on the envelope with a lapse in coverage.
2. Installments mailed directly by the insured on expired or cancelled policies will be reinstated on the date following the Post Office postmark on the envelope at 12:01 A.M.
3. Policies expired or cancelled for more than thirty (30) days **must be rewritten**.

## **Endorsements**

1. Submit a completed endorsement request form for any changes to an existing policy.
2. Named Insured must sign all endorsement request forms.
3. Physical damage coverage must be submitted with a properly completed and signed inspection report and photos.
4. Endorsements generating additional premium due should be paid at the time endorsement is uploaded.
5. After an endorsement is processed on an Auto-Pay payment plan policy, the sweep amount may change and the amount needed to place the policy back on track will be swept.

# Direct Bill Six-Month Policy Plan

*(Continued)*

## Renewal Procedures

A renewal payment notice will be sent to the insured and the agent at least thirty (30) days prior to the expiration of the policy.

1. A \$5.00 lapse fee applies to all payments postmarked or uploaded on or after the expiration date.
2. Auto-Pay renewal payments will be swept on the due date.

**There is no grace period!!!**

**All renewal payments received in the agent's office are required to be uploaded however,**

3. If the renewal payment is not uploaded by the agent, renewal payments that are accepted in the agent's office must include the date and time the renewal payment was received by the agent for coverage to be bound. If the date and time the renewal payment was received is not submitted, the policy will become effective as of 12:01 A.M. the date following the date of the Post Office postmark on the envelope with a lapse in coverage.
4. Renewal payments mailed directly by the insured on expired or cancelled policies will become effective on the date following the Post Office postmark on the envelope at 12:01 A.M.
5. Policies cancelled or expired for more than thirty (30) days **must be rewritten**.

## **Weather Related Restrictions**

No new coverages or increased coverages may be written or bound when any storm warning/watch has been issued by the National Weather Bureau Service within 100 miles of the location of the risk. Binding authority is reinstated 24 hours after the warning/watch has been cancelled by the National Weather Bureau Service.

## **Financial Responsibility Filings**

We will prepare and forward the SR-22 to the state of Arkansas. We will file SR-26's upon cancellation of the policy. A \$20.00 fee for each filing will be charged upon the initial request of the filing and upon each renewal until a request is submitted to remove the filing.

## **Named Non-Owner**

Not written.

## **Exclusion of Driver**

The Exclusion of Named Driver endorsement must be signed and dated by the insured. The exclusion form is required on each person fourteen (14) years of age and older residing with the applicant if not rated as a driver of the vehicle(s).

## **Uninsured/Underinsured Motorist Coverage Rejections**

The insured will be charged for Uninsured Motorist coverages until the properly signed rejection is received. Rejection of the coverage(s) cannot be effective before the date the form was signed.

The insured will be charged for Underinsured Motorist coverage until the properly signed rejection is received. Rejection of the coverage(s) cannot be effective before the date the form was signed.

## **Personal Injury Protection Coverage Rejection**

The insured will be charged for Personal Injury Protection Coverage until the properly signed rejection is received. Rejection of the coverage(s) cannot be effective before the date the form was signed.

# Rating Discounts

## **20% Multi-Vehicle Discount**

A multi-vehicle discount of 20% applies to BI, PD, CP, and CL coverages if two or more vehicles are registered to the named insured and covered on the same policy.

## **5 to 15% Renewal Discount**

If the transfer discount was not applied at inception, a 5% renewal discount will be applied to BI, PD, CP and CL coverages after the first six months of coverage, an additional 5% after twelve months of coverage and an additional 5% after eighteen months of coverage.

## **15% Transfer Discount**

Business transferred from any other carrier to Safeway Insurance Company of Arkansas will receive a transfer discount of 15% to BI, PD, CP and CL coverages if a copy of the expiring policy is attached to the application and is received with no more than a five (5) day lapse.

## **5% College Graduate Discount**

A 5% discount will be given on BI, PD, CP and CL coverage to insureds or drivers under the age of 25 who graduate and have a cumulative grade point average of 3.0 or better. This reduction in premium shall not apply to those insureds or drivers who qualify for a premium reduction due to marriage. Proof of grade point average must accompany the application in order to obtain the discount.

## **5% Defensive Driver Discount**

A 5% discount will be given on BI, PD, CP and CL coverage to insureds age 55 or older that have successfully completed an approved motor vehicle accident prevention course. Proof of certification must accompany the application in order to obtain the discount. This discount is valid for three years from the date the course was successfully completed.

**Maximum discount is 40% per vehicle.**

## Multiple Operators/Multiple Vehicles Rating Procedure

Determine acceptability of automobile and driver (refer to Prohibited Vehicles).

Assign the highest rated operator to the highest rated vehicle, second highest rated driver to the second highest rated vehicle, etc. The highest rated operator refers to the operator whose age, sex, marital status and points develop the highest premium.

**If there are more vehicles than operators, apply the appropriate class(es) on the highest rated vehicle(s) etc., rate the unassigned vehicle(s) at Class 1A, using zero points and apply the multi-vehicle discount.**

Rate on each operator's driving record only. Do **not** add points from the driving record of one operator of a household to the points of another operator.

List and rate all individuals fourteen (14) years of age and older in the household and any other operators (even if they don't drive) on the application.

## Claim Guide

It will be the practice of the company to provide prompt and fair service. To do this, two (2) requirements must be met.

1. In the event of any accident or loss, have the insured, or you as the producer, call us immediately.
2. No repairs or replacements are to be authorized without our approval. This is a violation of the policy and may result in the denial of the loss.

## Risks Requiring Additional Documentation

1. All persons with Epilepsy, Stroke, Heart Disease, Diabetes, Loss of Eye, and/or Cerebral Palsy must submit with the application a Safeway Medical Statement form (as provided as part of the Underwriting Guidelines) signed by a physician.
2. All persons with a loss of limb(s) must submit proof of compensatory vehicle modification. Proof is a written or typed statement signed by the insured.
3. All persons who have attained their seventieth (70<sup>th</sup>) birthday must submit with the application a Safeway Medical Statement form (as provided as part of the Underwriting Guideline) signed by a physician.



## **Physical Damage Rules**

1. No physical damage coverage written without liability.
2. Comprehensive and collision must be written together.
3. Towing and rental reimbursement coverage will not be afforded on vehicles unless they also have physical damage coverage.
4. Coverage is not available for vehicles older than fifteen (15) years.
5. No vehicles with an ISO symbol of 22 or higher for model years 1990-2010 or an ISO symbol of 46 or higher for model years 2011 and beyond, or cost new over \$40,000.
6. Cellular phones, CB radios and non-factory installed communications equipment are not written.
7. No custom vans.
8. A properly completed and signed inspection report must be retained on all vehicles written with physical damage coverage.
9. Two clear, color photos of the vehicle must be submitted on all vehicles written with physical damage coverage.
10. Custom wheels and tires are not covered and cannot be surcharged to provide coverage. In the event of a claim, we will cover the cost of factory wheels only.

## **Symbols**

Refer to ISO Manual; use Vehicle Series Rating Symbol (generally 1st column).

## Special Equipment

Any equipment or item(s) listed below will not be covered unless additional physical damage premium is surcharged as follows:

<b>50% Surcharge</b>
All customized vehicles.
Non-standard radio speakers, amplifiers and other sound reproducing equipment; limited to a \$1,500 maximum.

Maximum surcharge applicable under special equipment is 50%, regardless of the number of items of equipment indicated. Surcharge applies only to comprehensive and collision coverage.

## Point Schedule

Count all moving violations and chargeable accidents for the past three years. Use violation date(s) on driving record for violations. For multiple point charges arising out of one occurrence, use only the highest charge involved.

**Do not combine points if there are two or more drivers.**

Chargeable Accidents	Points
1 <sup>st</sup>	4
2 <sup>nd</sup>	5
3 <sup>rd</sup>	Not acceptable

Any accident shall be considered chargeable unless proof is furnished that the applicant was not at-fault. This proof shall be established by a police report, written statement from the other party's insurer, or the applicant's previous insurer showing that the applicant was:

1. Fully reimbursed for all damages;
2. Legally parked when the accident occurred;
3. Lawfully stopped at a stop sign or traffic light when the vehicle was rear-ended;
4. Clearly not at-fault.

When a person is innocent of any negligent or intentional act that was the proximate cause of an accident or injury, the accident is not chargeable, in compliance with Arkansas Code 23-79-152.

# Violations

## MAJOR

Violations	Points
1st and 2 <sup>nd</sup> major	5/each
3rd major	Unacceptable

Driving under the influence of alcohol, drugs, or narcotics  
 Attempting to elude Police  
 Speed contest  
 Hit and run  
 Reckless driving (Includes without due regard, careless, improper, unsafe, and negligent operation of a vehicle).  
 Felony involving use of a motor vehicle  
 Negligent homicide  
 Displaying altered driver's license  
 Unlawful use of driver's license  
 Driving while license is suspended or revoked  
 Failure to yield to emergency vehicles or school bus  
 Refusal of alcohol test (Implied Consent Law)

## MINOR

## Points

Open container, closed container, and other liquor violations not listed as Major	2
Violating driver's license restriction	2
Driving with EXPIRED driver's license	2
No driver's license or failure to display driver's license	2
No motor vehicle liability insurance	2
SR-22 (With violation)	2
All moving violations	1

## NON-CHARGEABLE VIOLATIONS

Headlight/tail light violations  
 Improper or no tag  
 Defective muffler or horn  
 Unnecessary noise  
 Improper parking  
 Negligent collision ticket (only when shown in conjunction with an accident)

Exception: Only 2 non-chargeable violations will be forgiven. All others count as 2 points each.

# Prohibited Vehicles

## Physical Damage

All model year vehicles older than fifteen (15) years are unacceptable. Also, any vehicles with an ISO symbol of 22 or higher for model years 1990-2010 or an ISO symbol of 46 or higher for model years 2011 and beyond, or cost new over \$40,000 are not acceptable.

Note: Every year on October 1st, the age of the vehicle moves up by one (1) year.

<b>Prohibited</b>
The following vehicles are not acceptable for any coverages.
<b>Chevrolet Corvette</b>
<b>Dodge Viper</b>
<b>Ferrari (All)</b>
<b>Ford Mustang GT</b>
<b>Mitsubishi 3000 GT</b>
<b>Nissan (All "Z" Series)</b>
<b>Porsche</b>
<b>All Cars with Plastic, Aluminum, or Fiberglass Bodies</b>
<b>Dune Buggies</b>
<b>Flatbed Trucks</b>
<b>High Performance Type Vehicles</b>
<b>Kit Cars</b>
<b>Motor Homes &amp; Recreational Vehicles</b>
<b>Limousines</b>
<b>Vehicles with weight of 2,000 pounds or less</b>
<b>Vehicles with lift kits that are more than 6 inches</b>

## Driver Classification

Age	Single Male	Single Female	Married Male	Married Female
16, 17, 18	2C1	2D1	2A1	2L1
19, 20	2C2	2D2	2A2	2L2
21, 22	2B1	2F1	2H1	2M1
23, 24	2B2	2F2	2H2	2M2
25, 26, 27, 28, 29	2E	2G	2J	2K
30-49	1B	1B	1A	1A
50-59	1B1	1B1	1S	1S
60-69	1B2	1B2	1S1	1S1
70-74	1B3	1B3	1S2	1S2
75 and OVER	1B4	1B4	1S3	1S3

**Married means named insured and spouse must reside in the same household.**

Applies to any person, whether primary or occasional operator. Any married person not living with spouse, rate as a single person. Common-law rated as single person.

Business use: convert adult driver classes (Age 30 and above) to Class 3.

## Optional Coverage Rates

**Limits of Liability Coverage are 25/50/25 only.**

<b>Coverage</b>	<b>Six-Month Premium</b>
<b>Medical/ Hospital Benefits (\$5,000 Limit)</b>	
Terr 1-7,9-12,15-28,30,31,33-35,37-39	\$60
Terr 8,13,14,29,32,36,40-42	\$72
<b>Income Disability (Limit of \$140/week for a maximum of 52 weeks)</b>	\$18
<b>Accidental Death (\$5,000 Limit)</b>	\$14
<b>Uninsured Motorist (\$25,000/\$50,000 BI Limit)</b>	
Terr 1-7,9-28,30-35,37-39	\$40
Terr 40-42	\$45
Terr 8,29,36	\$52
<b>Underinsured Motorist (\$25,000/\$50,000 BI Limit)</b>	
Terr 1,3-7,12-25,29,32,33,38	\$20
Terr 2,8-11,26-28,30,31,34-37,39-42	\$30
<b>Uninsured Motorist (\$25,000 PD Limit w/ \$200 ded)</b>	
Terr 1-39	\$30
Terr 40-42	\$35
<b>Towing (\$50 Per Disablement)</b>	\$4
<b>Rental Reimbursement (\$25/day for max of 20 days)</b>	\$16

### Excess of 10 Points

Multiply Factor Times Base Rate (0-1 Points) Premium

<b>Points</b>	<b>BI/PD Factors</b>	<b>CP/CL Factors</b>
11	275%	220%
12	300%	240%
13	330%	270%
14	370%	300%
15	410%	330%

For each additional point in excess of 15 add 10% per point to the 15 Points rate.

### Physical Damage Deductible Options

Rates with \$500 deductible are listed in the accompanying rate pages.

<b>Deductible</b>	<b>Factor</b>
\$1000	80% of \$500 Deductible Rate
\$750	90% of \$500 Deductible Rate
\$500	100% of \$500 Deductible Rate
\$250	115% of \$500 Deductible Rate
\$200	120% of \$500 Deductible Rate
\$100	140% of \$500 Deductible Rate

## ARKANSAS TERRITORIAL DEFINITIONS

### Territory 1

71820	71822	71823	71825	71831	71832	71833	71836	71838	71841
71842	71846	71847	71851	71852	71853	71855	71859	71862	71865
71866	71920	71921	71922	71929	71932	71933	71935	71937	71940
71943	71944	71945	71950	71952	71953	71957	71958	71959	71960
71961	71962	71965	71966	71969	71970	71971	71972	71973	72074
72944									

### Territory 2

72001	72016	72025	72070	72110	72125	72126	72127	72820	72821
72823	72826	72832	72835	72840	72841	72845	72851	72853	72855
72857	72863	72865	72926	72927	72928	72943	72950	72951	72958

### Territory 3

72827	72833	72834	72838	72842
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### Territory 4

72801	72802	72811	72812	72858
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### Territory 5

72824	72828	72829	72860
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### Territory 6

71630	71631	71638	71639	71643	71644	71647	71651	71652	71654
71660	71662	71665	71666	71667	71670	71671	71674	71675	71678
71701	71711	71720	71725	71726	71742	71744	71745	71748	71751
71762	71763	71764	71766	71941	71942	72003	72026	72029	72038
72041	72042	72048	72055	72069	72073	72104	72105	72108	72134
72140	72160	72166	72336	72340	72359	72379	72394		

### Territory 7

71721	71724	71728	71730	71731	71743	71747	71749	71750	71758
71759	71765	71772	71923	71998	71999	72064	72170		

# ARKANSAS TERRITORIAL DEFINITIONS (CONT.)

## Territory 8

71655	71656	71657	71677	71722	71740	71752	71753	71754	71770
71801	71802	71828	71835	71857	71858	71860	71861	71864	72311
72320	72335	72341	72352	72355	72360	72366	72368	72374	

## Territory 9

71635	71640	71642	71646	71653	71658	71661	71663	71676	
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## Territory 10

72346	72348								
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## Territory 11

71834	71837	71840	71854	72312	72328	72333	72342	72353	72367
72369	72383	72389	72390						

## Territory 12

71826	71827	71839	71845						
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## Territory 13

72005	72014	72324	72347	72354	72365	72373	72377	72386	72387
72396	72429	72432	72472	72475	72479				

## Territory 14

72043	72044	72045	72067	72075	72121	72130	72131	72165	72169
72179	72410	72415	72431	72433	72434	72440	72445	72457	72458
72459	72465	72466	72469	72471	72473	72476	72482	72501	72503
72512	72513	72515	72517	72519	72520	72521	72522	72523	72524
72525	72526	72527	72528	72529	72530	72531	72532	72534	72536
72538	72539	72540	72542	72543	72545	72546	72550	72553	72554
72555	72556	72561	72562	72564	72565	72566	72567	72568	72569
72571	72572	72573	72575	72576	72577	72578	72579	72581	72583
72584	72585	72587							



# ARKANSAS TERRITORIAL DEFINITIONS (CONT.)

## Territory 15

72006	72010	72012	72013	72020	72021	72027	72028	72031	72036
72051	72052	72059	72063	72068	72080	72081	72082	72085	72102
72123	72136	72139	72141	72143	72145	72149	72156	72157	72178
72322	72412	72413	72422	72424	72425	72430	72435	72436	72441
72443	72453	72454	72456	72461	72464	72470	72474	72533	72537
72544	72560	72601	72602	72611	72613	72615	72616	72617	72619
72623	72624	72626	72628	72630	72631	72632	72633	72634	72635
72638	72639	72640	72641	72642	72644	72648	72651	72653	72654
72655	72657	72658	72659	72660	72661	72662	72663	72666	72668
72670	72672	72675	72677	72682	72683	72685	72687	72721	72738
72740	72742	72752	72760	72773	72776	72830	72839	72846	72847
72852	72854	72856	72949						

## Territory 16

72017	72040	72060	72066
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## Territory 17

72112	72372	72392	72444	72449	72455	72460	72462	72478	72629
72636	72645	72650	72669	72679	72686	72837	72843		

## Territory 18

72101	72326
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## Territory 19

72088	72137	72153
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## Territory 20

72701	72702	72703	72704
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## Territory 21

72717	72727	72728	72729	72730	72735	72737	72741	72744	72749
72753	72762	72764	72765	72766	72769	72770	72774	72959	

# ARKANSAS TERRITORIAL DEFINITIONS (CONT.)

## Territory 22

72711	72712	72714	72715	72716	72718	72719	72722	72732	72733
72734	72736	72739	72745	72747	72751	72756	72757	72758	72761
72768									

## Territory 23

72680	72930	72933							
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## Territory 24

72908	72916	72921	72932	72934	72935	72936	72937	72940	72941
72946	72947	72948	72952	72955	72956	72957			

## Territory 25

72901	72902	72903	72904	72905	72906	72913	72914	72917	72918
72919	72923	72938	72945						

## Territory 26

72313	72319	72330	72338	72350	72391	72428	72442		
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## Territory 27

72310	72315	72316	72321	72329	72351	72358	72370	72395	72426
72438									

## Territory 28

72301	72303	72325	72327	72331	72332	72339	72364	72376	72384
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## Territory 29

72084	72450	72451							
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## Territory 30

72023	72032	72033	72034	72035	72039	72047	72058	72061	72106
72111	72173	72181							

# ARKANSAS TERRITORIAL DEFINITIONS (CONT.)

## Territory 31

71659	72004	72007	72011	72015	72018	72019	72022	72024	72037
72046	72057	72065	72072	72083	72086	72089	72107	72122	72128
72129	72133	72150	72158	72167	72175	72176			

## Territory 32

72401	72402	72403	72404	72411	72414	72417	72419	72437	72447
72467									

## Territory 33

72416	72421	72427
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## Territory 34

71909	71949	71956
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## Territory 35

71964	71968
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## Territory 36

71601	71602	71603	71611	71612	71613	72079	72132	72152	72168
72182									

## Territory 37

71901	71902	71903	71910	71913	71914	72087
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## Territory 38

72076	72113	72120
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## Territory 39

72030	72135	72142
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## ARKANSAS TERRITORIAL DEFINITIONS (CONT.)

### Territory 40

72118	72211	72212	72221
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### Territory 41

72002	72103	72210
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### Territory 42

72053	72078	72099	72114	72115	72116	72117	72119	72124	72164
72180	72183	72190	72199	72201	72202	72203	72204	72205	72206
72207	72209	72214	72215	72216	72217	72219	72222	72223	72225
72227	72231	72255	72260	72295					

# Medical Report for Automobile Insurance

\_\_\_\_\_  
Name of Driver

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Insurance Agency

I hereby authorize you to complete this report on my physical condition for Safeway Insurance Company of Arkansas.

\_\_\_\_\_  
Driver's Signature

\_\_\_\_\_  
Date

## To Be Completed By Physician

1. Does your patient have any uncorrected eye vision problems that affect his/her ability to drive?

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please describe: \_\_\_\_\_

2. Are there any physical disabilities that might reduce driving ability (paralysis, amputations, weaknesses, arthritis, etc.)?

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please describe and indicate how long he/she has been driving with this disability:

3. Is your patient unable to drive safely due to impaired mental capacity or diminished alertness?

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please describe: \_\_\_\_\_

4. Is your patient on any medication that will adversely affect his/her ability to operate a motor vehicle?

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please describe: \_\_\_\_\_

5. Are you aware of anything else about your patient which could affect his/her ability to drive safely (alcohol problems, drug problems, emotional problems, diabetes, epilepsy, etc.)?

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please describe: \_\_\_\_\_

If additional space is needed for any of the questions above, please use the reverse side of this form.

\_\_\_\_\_  
Physician's Name (Please Print)

\_\_\_\_\_  
Physician's Signature

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
Date

\_\_\_\_\_  
City/State/Zip

(\_\_\_\_)\_\_\_\_\_

\_\_\_\_\_  
Phone

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto Program		
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	A-1 Private Passenger Auto Abstract
<b>Comments:</b>	
<b>Attachment(s):</b>	Automobile Abstract F842AR_Safeway.pdf
<b>Item Status:</b>	Filed
<b>Status Date:</b>	02/02/2015
<b>Satisfied - Item:</b>	APCS-Auto Premium Comparison Survey
<b>Comments:</b>	
<b>Attachment(s):</b>	Premium Comparison Survey F310AR_01272015.pdf Premium Comparison Survey F310AR_01272015.xls
<b>Item Status:</b>	Filed
<b>Status Date:</b>	02/02/2015
<b>Satisfied - Item:</b>	NAIC loss cost data entry document
<b>Comments:</b>	
<b>Attachment(s):</b>	FORM RF-1 Rate Filing Abstract2014 v2.pdf
<b>Item Status:</b>	Filed
<b>Status Date:</b>	02/02/2015
<b>Bypassed - Item:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	Filed
<b>Status Date:</b>	02/02/2015
<b>Satisfied - Item:</b>	Exhibits
<b>Comments:</b>	
<b>Attachment(s):</b>	Safeway AR PPA Indication072014.pdf
<b>Item Status:</b>	Filed
<b>Status Date:</b>	02/02/2015
<b>Satisfied - Item:</b>	Redlines
<b>Comments:</b>	
<b>Attachment(s):</b>	AR UW Guide Eff 2014-10-15 new 2014-11-01 renew_tracked.pdf
<b>Item Status:</b>	Filed

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto Program		
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

<b>Status Date:</b>	02/02/2015
<b>Satisfied - Item:</b>	Letter of Authorization
<b>Comments:</b>	
<b>Attachment(s):</b>	AR LOA 2014-08-04.pdf
<b>Item Status:</b>	Filed
<b>Status Date:</b>	02/02/2015

<b>SERFF Tracking #:</b>	PERR-129708971	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	SWAR-PPA-AR-1401R
<hr/>					
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas		
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
<b>Product Name:</b>	Private Passenger Auto Program				
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R				

***Attachment Premium Comparison Survey F310AR\_01272015.xls is not a PDF document and cannot be reproduced here.***



**ARKANSAS INSURANCE DEPARTMENT**  
**FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT**

**INSTRUCTIONS:** All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Safeway Insurance Company of Arkansas

NAIC No. (including group #) 11223

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? ☐ Yes ☒ No

If yes, list the areas: \_\_\_\_\_

2. Do you furnish a market for young drivers? ☒ Yes ☐ No

3. Do you require collateral business to support a youthful driver? Yes ☒ No

4. Do you insure drivers with an international or foreign driver's license? ☒ Yes ☐ No

5. Specify the percentage you allow in credit or discounts for the following:

- |    |                         |    |   |
|----|-------------------------|----|---|
| a. | Driver Over 55          | 5  | % |
| b. | Good Student Discount   | 5  | % |
| c. | Multi-car Discount      | 20 | % |
| d. | Accident Free Discount* |    | % |

\*Please Specify Qualification for Discount:

\_\_\_\_\_

- |    |                     |      |   |
|----|---------------------|------|---|
| e. | Anti-theft Discount |      | % |
| f. | Other (specify)     |      | % |
|    | Renewal             | 5-15 | % |
|    | Transfer            | 15   | % |
|    |                     |      | % |

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No

If so, what is the fee for installment payments? \$6

7. Does your company utilize a tiered rating plan? ☐ Yes ☒ No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
---------	-----------------------	--------

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.



Signature

Denise Farnan

Printed Name

Consulting Actuary

Title

561-300-6842

Telephone Number

[dfarnan@perrknight.com](mailto:dfarnan@perrknight.com)



**Private Passenger Auto Premium Comparison Survey Form**  
**FORM APCS - last modified May 2012**

NAIC Number: 11223  
 Company Name: Safeway Insurance Company of Arkansas  
 Contact Person: Aaron T. Brubaker  
 Telephone No.: 630-850-3895  
 Email Address: aubraker@safewayins.com  
 Effective Date: 10/15/2014

**DISCOUNTS OFFERED:**

PASSIVE RESTRAINT/AIRBAG %  
 AUTO/HOMEOWNERS %  
 GOOD STUDENT 5 %  
 ANTI-THEFT DEVICE %  
 Over 55 Defensive Driver Discount 5 %  
 \$250/\$500 Deductible Comp./Coll. 13 %

**Assumptions to Use:**

1 Liability-Minimum \$25,000 per person  
 2 Bodily Injury \$50,000 per accident  
 \$25,000 per accident  
 3 Property Damage \$100 deductible per accident  
 4 Comprehensive & Collision \$250 deductible per accident  
 5 The insured has elected to accept:  
 Uninsured motorist property and bodily injury equal to liability coverage  
 Underinsured bodily injury equal to liability coverage  
 6 Personal Injury Protection of \$5,000 for medical, loss  
 wages according to statute and \$5,000 accidental  
 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800  
 Email as an attachment : [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit  
 on a compact disk

Vehicle	Coverages	Gender Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,042	\$1,395	\$478	\$499
	Minimum Liability with Comprehensive and Collision		\$1,443	\$1,939	\$678	\$693	\$1,650	\$2,225	\$764	\$781	\$2,456	\$3,343	\$1,081	\$1,109	\$1,693	\$2,276	\$798	\$812	\$1,985	\$2,683	\$907	\$928
	100/300/50 Liability with Comprehensive and Collision																					
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,042	\$1,395	\$478	\$499
	Minimum Liability with Comprehensive and Collision		\$1,606	\$2,162	\$752	\$767	\$1,732	\$2,334	\$800	\$817	\$2,573	\$3,502	\$1,135	\$1,163	\$1,790	\$2,409	\$842	\$856	\$2,082	\$2,816	\$951	\$972
	100/300/50 Liability with Comprehensive and Collision																					
2010 Honda Odyssey "EX"	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,042	\$1,395	\$478	\$499
	Minimum Liability with Comprehensive and Collision		\$1,685	\$2,269	\$788	\$803	\$1,923	\$2,596	\$887	\$904	\$2,851	\$3,882	\$1,261	\$1,289	\$2,021	\$2,724	\$948	\$962	\$2,313	\$3,131	\$1,057	\$1,078
	100/300/50 Liability with Comprehensive and Collision																					
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,042	\$1,395	\$478	\$499
	Minimum Liability with Comprehensive and Collision		\$1,947	\$2,627	\$907	\$922	\$2,221	\$3,001	\$1,023	\$1,040	\$3,283	\$4,470	\$1,457	\$1,485	\$2,380	\$3,212	\$1,110	\$1,124	\$2,672	\$3,619	\$1,219	\$1,240
	100/300/50 Liability with Comprehensive and Collision																					
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,042	\$1,395	\$478	\$499
	Minimum Liability with Comprehensive and Collision		\$2,243	\$3,030	\$1,041	\$1,056	\$2,553	\$3,455	\$1,174	\$1,191	\$3,766	\$5,130	\$1,677	\$1,705	\$2,782	\$3,760	\$1,292	\$1,306	\$3,074	\$4,167	\$1,401	\$1,422
	100/300/50 Liability with Comprehensive and Collision																					
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,042	\$1,395	\$478	\$499
	Minimum Liability with Comprehensive and Collision		\$1,737	\$2,340	\$811	\$826	\$1,983	\$2,678	\$915	\$932	\$2,938	\$4,001	\$1,301	\$1,329	\$2,094	\$2,823	\$981	\$995	\$2,386	\$3,230	\$1,090	\$1,111
	100/300/50 Liability with Comprehensive and Collision																					

## NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	SWAR-PPA-AR-1401R
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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	Company Name	Company NAIC Number
3.	A. <b>Safeway Insurance Company of Arkansas</b>	B. <b>11223</b>

	Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. <b>19.0 Personal Auto</b>	B. <b>19.0001 Private Passenger Auto (PPA)</b>

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Bodily Injury</b>	<b>24.9%</b>	<b>14.3%</b>					
<b>Property Damage</b>	<b>41.9%</b>	<b>14.8%</b>					
<b>Medical Payment</b>	<b>33.8%</b>	<b>12.3%</b>					
<b>UM/UIM</b>	<b>-2.3%</b>	<b>0.0%</b>					
<b>Comprehensive</b>	<b>-1.9%</b>	<b>0.0%</b>					
<b>Collision</b>	<b>-3.4%</b>	<b>0.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>14.9%</b>	<b>7.1%</b>					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2010</b>	<b>303</b>	<b>n/a</b>	<b>n/a</b>	<b>144</b>	<b>133</b>	<b>.92</b>	<b>.51</b>
<b>2011</b>	<b>1,655</b>	<b>-3.5%</b>	<b>3/1/2011</b>	<b>1,295</b>	<b>1,193</b>	<b>.92</b>	<b>.55</b>
<b>2012</b>	<b>2,581</b>	<b>8.7%</b>	<b>n/a</b>	<b>2,685</b>	<b>2,232</b>	<b>.83</b>	<b>.58</b>
<b>2013</b>	<b>2,000</b>	<b>n/a</b>	<b>3/15/2013</b>	<b>2,761</b>	<b>1,976</b>	<b>.72</b>	<b>.56</b>
<b>2014</b>	<b>1,617</b>	<b>n/a</b>	<b>n/a</b>	<b>1,060</b>	<b>1,688</b>	<b>1.59</b>	<b>Not available yet</b>

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>17.8%</b>
B. General Expense	<b>1.8%</b>
C. Taxes, License & Fees	<b>3.2%</b>
D. Underwriting Profit & Contingencies	<b>5.0%</b>
E. Other (explain)	<b>0.0%</b>
F. TOTAL	<b>27.8%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)

9.   +20%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): capping policy rate changes at 20%

10.   0%   Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): many policies unchanged.

**Safeway Insurance Company of Arkansas**  
State of Arkansas  
Personal Auto Liability and Physical Damage

Summary of Indicated Changes

Coverage	7/1/13-6/30/14 Written Premium Distribution	Indicated Change (%) Prior to Credibility	Credibility- Weighted Indicated Change (%)	Proposed Change		Proposed Change (%)
				Territory Base Rates	Driver Class	
Bodily Injury	25.4%	46.7%	24.9%	11.3%	2.7%	14.3%
Property Damage	21.6%	50.1%	41.9%	11.8%	2.7%	14.8%
Medical Benefits	0.4%	209.4%	33.8%	12.3%	0.0%	12.3%
Uninsured Motorist - BI	2.3%	99.9%	18.1%	10.5%	0.0%	10.5%
Uninsured Motorist - PD	1.7%	6.3%	2.0%			0.0%
Underinsured Motorist	1.0%	-33.2%	-2.3%			0.0%
Auto Liability	52.4%	48.9%	30.4%	10.9%	2.4%	13.6%
Comprehensive	11.1%	-6.5%	-1.9%	0.0%	0.0%	0.0%
Collision	25.6%	-5.0%	-3.4%	0.0%	0.0%	0.0%
Auto Physical Damage	36.7%	-5.5%	-3.0%	0.0%	0.0%	0.0%
Other*	10.9%					0.0%
TOTAL	100.0%	23.6%	14.9%	5.7%	1.3%	7.1%

\* Includes towing, rental, PIP and fees.

Exhibit 1, Page 1  
**Safeway Insurance Company of Arkansas**  
State of Arkansas  
Personal Auto Liability and Physical Damage

Indicated Change

Bodily Injury

	7/1/09-6/30/10	7/1/10-6/30/11	7/1/11-6/30/12	7/1/12-6/30/13	7/1/13-6/30/14	Total
(1) Earned Premium (incl. fees)	2,556	230,381	736,243	980,902	679,069	2,629,151
(2) On-level Factor (Exh. 2)	1.013	1.027	1.072	1.065	1.003	
(3) Premium Trend (Exh. 3)	1.000	1.000	1.000	1.000	1.000	
(4) Trended On-level Premium (1)x(2)x(3)	2,590	236,601	789,253	1,044,660	681,106	2,754,210
(5) Incurred Loss & Paid ALAE @ 6/30/2014	0	288,915	766,644	893,808	452,442	2,401,809
(6) Development factor (Exh.4)	1.000	1.018	1.035	1.088	1.245	
(7) Ultimate Losses & ALAE (5)x(6)	0	294,074	793,649	972,670	563,069	2,623,462
(8) Loss & ALAE Trend factor (Exh. 5)	1.000	1.000	1.000	1.000	1.000	
(9) Trend Ultimate Loss & ALAE (7)x(8)	0	294,074	793,649	972,670	563,069	2,623,462
(10) Trended Ult. Loss & ALAE Ratio (9)/(4)	0.0%	124.3%	100.6%	93.1%	82.7%	95.3%
(11) Fixed Expense Ratio (Exh. 7)	9.1%	9.1%	9.1%	9.1%	9.1%	
(12) Fixed Expenses	233	20,965	66,998	89,262	61,795	
(13) Fixed Expense Trend Factor (Exh. 4)	1.085	1.075	1.059	1.042	1.026	
(14) Trended Fixed Expenses (12)x(13)	253	22,546	70,918	92,999	63,371	
(15) Trended Fixed Expense Ratio (14)/(4)	9.8%	9.5%	9.0%	8.9%	9.3%	9.3%
						<u>Projected</u>
(16) Variable Expense Ratio (Exh. 7)						26.1%
(17) Profit & Contingencies (Exh. 9)						5.0%
(18) Other Income Ratio (Exh. 8)						2.4%
(19) Permissible Loss, ALAE and Fixed Expense Ratio [1-(16)-(17)+(18)]						71.3%
(20) Projected Loss & ALAE Ratio (10)						95.3%
(21) Projected Fixed Expense Ratio (15)						9.3%
(22) Projected Loss, ALAE & Fixed Expense Ratio (20)+(21)						104.6%
(23) Indicated Rate Level Change (22)/(19) - 1						46.7%
(24) Credibility (Exh. 6)						0.53
(25) Complementary Indication						0.2%
(26) Credibility Weighted Rate Level Change [(1+(23))x(24)]+[(1+(25))x(1-(24))]] - 1						24.9%

Note:

(1) The Complementary Indication in (25) is the annual net trend.

Exhibit 1, Page 2  
**Safeway Insurance Company of Arkansas**  
State of Arkansas  
Personal Auto Liability and Physical Damage

Indicated Change

Property Damage

	7/1/09-6/30/10	7/1/10-6/30/11	7/1/11-6/30/12	7/1/12-6/30/13	7/1/13-6/30/14	Total
(1) Earned Premium (incl. fees)	2,005	180,659	577,442	781,468	575,285	2,116,859
(2) On-level Factor (Exh. 2)	1.098	1.113	1.161	1.146	1.006	
(3) Premium Trend (Exh. 3)	1.000	1.000	1.000	1.000	1.000	
(4) Trended On-level Premium (1)x(2)x(3)	2,202	201,074	670,411	895,562	578,736	2,347,985
(5) Incurred Loss & Paid ALAE @ 6/30/2014	0	187,101	547,824	764,513	472,005	1,971,444
(6) Development factor (Exh.4)	1.000	1.018	1.035	1.088	1.245	
(7) Ultimate Losses & ALAE (5)x(6)	0	190,442	567,121	831,968	587,415	2,176,946
(8) Loss & ALAE Trend factor (Exh. 5)	1.104	1.092	1.071	1.051	1.031	
(9) Trend Ultimate Loss & ALAE (7)x(8)	0	207,874	607,327	874,101	605,508	2,294,810
(10) Trended Ult. Loss & ALAE Ratio (9)/(4)	0.0%	103.4%	90.6%	97.6%	104.6%	97.7%
(11) Fixed Expense Ratio (Exh. 7)	9.1%	9.1%	9.1%	9.1%	9.1%	
(12) Fixed Expenses	182	16,440	52,547	71,114	52,351	
(13) Fixed Expense Trend Factor (Exh. 4)	1.085	1.075	1.059	1.042	1.026	
(14) Trended Fixed Expenses (12)x(13)	198	17,680	55,622	74,091	53,686	
(15) Trended Fixed Expense Ratio (14)/(4)	9.0%	8.8%	8.3%	8.3%	9.3%	9.3%
						<u>Projected</u>
(16) Variable Expense Ratio (Exh. 7)						26.1%
(17) Profit & Contingencies (Exh. 9)						5.0%
(18) Other Income Ratio (Exh. 8)						2.4%
(19) Permissible Loss, ALAE and Fixed Expense Ratio [1-(16)-(17)+(18)]						71.3%
(20) Projected Loss & ALAE Ratio (10)						97.7%
(21) Projected Fixed Expense Ratio (15)						9.3%
(22) Projected Loss, ALAE & Fixed Expense Ratio (20)+(21)						107.0%
(23) Indicated Rate Level Change (22)/(19) - 1						50.1%
(24) Credibility (Exh. 6)						0.83
(25) Complementary Indication						1.9%
(26) Credibility Weighted Rate Level Change [(1+(23))x(24)]+[(1+(25))x(1-(24))] - 1						41.9%

Note:

(1) The Complementary Indication in (25) is the annual net trend.

Exhibit 1, Page 3  
**Safeway Insurance Company of Arkansas**  
State of Arkansas  
Personal Auto Liability and Physical Damage

Indicated Change

PIP Medical Benefits

	7/1/09-6/30/10	7/1/10-6/30/11	7/1/11-6/30/12	7/1/12-6/30/13	7/1/13-6/30/14	Total
(1) Earned Premium (incl. fees)	36	4,083	10,317	16,009	12,020	42,465
(2) On-level Factor (Exh. 2)	0.568	0.674	1.524	1.458	1.015	
(3) Premium Trend (Exh. 3)	1.000	1.000	1.000	1.000	1.000	
(4) Trended On-level Premium (1)x(2)x(3)	21	2,752	15,723	23,341	12,200	54,037
(5) Incurred Loss & Paid ALAE @ 6/30/2014	0	0	35,445	35,234	31,507	102,186
(6) Development factor (Exh.4)	1.000	1.018	1.035	1.088	1.245	
(7) Ultimate Losses & ALAE (5)x(6)	0	0	36,694	38,343	39,210	114,247
(8) Loss & ALAE Trend factor (Exh. 5)	1.000	1.000	1.000	1.000	1.000	
(9) Trend Ultimate Loss & ALAE (7)x(8)	0	0	36,694	38,343	39,210	114,247
(10) Trended Ult. Loss & ALAE Ratio (9)/(4)	0.0%	0.0%	233.4%	164.3%	321.4%	211.4%
(11) Fixed Expense Ratio (Exh. 7)			9.1%	9.1%	9.1%	
(12) Fixed Expenses			939	1,457	1,094	
(13) Fixed Expense Trend Factor (Exh. 4)			1.059	1.042	1.026	
(14) Trended Fixed Expenses (12)x(13)			994	1,518	1,122	
(15) Trended Fixed Expense Ratio (14)/(4)			6.3%	6.5%	9.2%	9.2%
						<u>Projected</u>
(16) Variable Expense Ratio (Exh. 7)						26.1%
(17) Profit & Contingencies (Exh. 9)						5.0%
(18) Other Income Ratio (Exh. 8)						2.4%
(19) Permissible Loss, ALAE and Fixed Expense Ratio [1-(16)-(17)+(18)]						71.3%
(20) Projected Loss & ALAE Ratio (10)						211.4%
(21) Projected Fixed Expense Ratio (15)						9.2%
(22) Projected Loss, ALAE & Fixed Expense Ratio (20)+(21)						220.6%
(23) Indicated Rate Level Change (22)/(19) - 1						209.4%
(24) Credibility (Exh. 6)						0.16
(25) Complementary Indication						0.2%
(26) Credibility Weighted Rate Level Change [(1+(23))x(24)]+[(1+(25))x(1-(24))] - 1						33.8%

Note:

(1) The Complementary Indication in (25) is the annual net trend.



Exhibit 1, Page 4  
**Safeway Insurance Company of Arkansas**  
State of Arkansas  
Personal Auto Liability and Physical Damage

Indicated Change

Uninsured Motorist - BI

	7/1/09-6/30/10	7/1/10-6/30/11	7/1/11-6/30/12	7/1/12-6/30/13	7/1/13-6/30/14	Total
(1) Earned Premium (incl. fees)	69	16,317	50,416	77,604	56,291	200,697
(2) On-level Factor (Exh. 2)	1.070	1.092	1.162	1.146	1.006	
(3) Premium Trend (Exh. 3)	1.000	1.000	1.000	1.000	1.000	
(4) Trended On-level Premium (1)x(2)x(3)	74	17,818	58,583	88,934	56,629	222,038
(5) Incurred Loss & Paid ALAE @ 6/30/2014	0	20,000	76,015	128,288	45,843	270,146
(6) Development factor (Exh.4)	1.000	1.018	1.035	1.088	1.245	
(7) Ultimate Losses & ALAE (5)x(6)	0	20,357	78,693	139,607	57,052	295,709
(8) Loss & ALAE Trend factor (Exh. 5)	1.000	1.000	1.000	1.000	1.000	
(9) Trend Ultimate Loss & ALAE (7)x(8)	0	20,357	78,693	139,607	57,052	295,709
(10) Trended Ult. Loss & ALAE Ratio (9)/(4)	0.0%	114.2%	134.3%	157.0%	100.7%	133.2%
(11) Fixed Expense Ratio (Exh. 7)	0.0%	0.0%	9.1%	9.1%	9.1%	
(12) Fixed Expenses	-	-	4,588	7,062	5,122	
(13) Fixed Expense Trend Factor (Exh. 4)	-	-	1.059	1.042	1.026	
(14) Trended Fixed Expenses (12)x(13)	-	-	4,856	7,358	5,253	
(15) Trended Fixed Expense Ratio (14)/(4)	0.0%	0.0%	8.3%	8.3%	9.3%	9.3%
						<u>Projected</u>
(16) Variable Expense Ratio (Exh. 7)						26.1%
(17) Profit & Contingencies (Exh. 9)						5.0%
(18) Other Income Ratio (Exh. 8)						2.4%
(19) Permissible Loss, ALAE and Fixed Expense Ratio [1-(16)-(17)+(18)]						71.3%
(20) Projected Loss & ALAE Ratio (10)						133.2%
(21) Projected Fixed Expense Ratio (15)						9.3%
(22) Projected Loss, ALAE & Fixed Expense Ratio (20)+(21)						142.5%
(23) Indicated Rate Level Change (22)/(19) - 1						99.9%
(24) Credibility (Exh. 6)						0.18
(25) Complementary Indication						0.2%
(26) Credibility Weighted Rate Level Change [(1+(23))x(24)]+[(1+(25))x(1-(24))] - 1						18.1%

Note:

(1) The Complementary Indication in (25) is the annual net trend.

Exhibit 1, Page 5  
**Safeway Insurance Company of Arkansas**  
State of Arkansas  
Personal Auto Liability and Physical Damage

Indicated Change

Uninsured Motorist - PD

	7/1/09-6/30/10	7/1/10-6/30/11	7/1/11-6/30/12	7/1/12-6/30/13	7/1/13-6/30/14	Total
(1) Earned Premium (incl. fees)	56	13,263	41,223	62,259	40,755	157,555
(2) On-level Factor (Exh. 2)	1.070	1.092	1.162	1.146	1.006	
(3) Premium Trend (Exh. 3)	1.000	1.000	1.000	1.000	1.000	
(4) Trended On-level Premium (1)x(2)x(3)	60	14,483	47,901	71,348	40,999	174,791
(5) Incurred Loss & Paid ALAE @ 6/30/2014	0	6,393	27,397	61,314	11,715	106,818
(6) Development factor (Exh.4)	1.000	1.018	1.035	1.088	1.245	
(7) Ultimate Losses & ALAE (5)x(6)	0	6,507	28,362	66,724	14,579	116,172
(8) Loss & ALAE Trend factor (Exh. 5)	1.000	1.000	1.000	1.000	1.000	
(9) Trend Ultimate Loss & ALAE (7)x(8)	0	6,507	28,362	66,724	14,579	116,172
(10) Trended Ult. Loss & ALAE Ratio (9)/(4)	0.0%	44.9%	59.2%	93.5%	35.6%	66.5%
(11) Fixed Expense Ratio (Exh. 7)	0.0%	0.0%	9.1%	9.1%	9.1%	
(12) Fixed Expenses	-	-	3,751	5,666	3,709	
(13) Fixed Expense Trend Factor (Exh. 4)	-	-	1.059	1.042	1.026	
(14) Trended Fixed Expenses (12)x(13)	-	-	3,970	5,903	3,804	
(15) Trended Fixed Expense Ratio (14)/(4)	0.0%	0.0%	8.3%	8.3%	9.3%	9.3%
						<u>Projected</u>
(16) Variable Expense Ratio (Exh. 7)						26.1%
(17) Profit & Contingencies (Exh. 9)						5.0%
(18) Other Income Ratio (Exh. 8)						2.4%
(19) Permissible Loss, ALAE and Fixed Expense Ratio [1-(16)-(17)+(18)]						71.3%
(20) Projected Loss & ALAE Ratio (10)						66.5%
(21) Projected Fixed Expense Ratio (15)						9.3%
(22) Projected Loss, ALAE & Fixed Expense Ratio (20)+(21)						75.8%
(23) Indicated Rate Level Change (22)/(19) - 1						6.3%
(24) Credibility (Exh. 6)						0.29
(25) Complementary Indication						0.2%
(26) Credibility Weighted Rate Level Change [(1+(23))x(24)]+[(1+(25))x(1-(24))] - 1						2.0%

Note:

(1) The Complementary Indication in (25) is the annual net trend.

Exhibit 1, Page 6  
**Safeway Insurance Company of Arkansas**  
State of Arkansas  
Personal Auto Liability and Physical Damage

Indicated Change

Underinsured Motorist

	7/1/09-6/30/10	7/1/10-6/30/11	7/1/11-6/30/12	7/1/12-6/30/13	7/1/13-6/30/14	Total
(1) Earned Premium (incl. fees)	39	9,879	24,604	33,512	23,584	91,617
(2) On-level Factor (Exh. 2)	1.070	1.092	1.162	1.146	1.006	
(3) Premium Trend (Exh. 3)	1.000	1.000	1.000	1.000	1.000	
(4) Trended On-level Premium (1)x(2)x(3)	41	10,788	28,590	38,404	23,726	101,549
(5) Incurred Loss & Paid ALAE @ 6/30/2014	0	0	25,000	12,000	0	37,000
(6) Development factor (Exh. 4)	1.000	1.018	1.035	1.088	1.245	
(7) Ultimate Losses & ALAE (5)x(6)	0	0	25,881	13,059	0	38,940
(8) Loss & ALAE Trend factor (Exh. 5)	1.000	1.000	1.000	1.000	1.000	
(9) Trend Ultimate Loss & ALAE (7)x(8)	0	0	25,881	13,059	0	38,940
(10) Trended Ult. Loss & ALAE Ratio (9)/(4)	0.0%	0.0%	90.5%	34.0%	0.0%	38.3%
(11) Fixed Expense Ratio (Exh. 7)	0.0%	0.0%	9.1%	9.1%	9.1%	
(12) Fixed Expenses	-	-	2,239	3,050	2,146	
(13) Fixed Expense Trend Factor (Exh. 4)	-	-	1.059	1.042	1.026	
(14) Trended Fixed Expenses (12)x(13)	-	-	2,370	3,178	2,201	
(15) Trended Fixed Expense Ratio (14)/(4)	0.0%	0.0%	8.3%	8.3%	9.3%	9.3%
						<u>Projected</u>
(16) Variable Expense Ratio (Exh. 7)						26.1%
(17) Profit & Contingencies (Exh. 9)						5.0%
(18) Other Income Ratio (Exh. 8)						2.4%
(19) Permissible Loss, ALAE and Fixed Expense Ratio [1-(16)-(17)+(18)]						71.3%
(20) Projected Loss & ALAE Ratio (10)						38.3%
(21) Projected Fixed Expense Ratio (15)						9.3%
(22) Projected Loss, ALAE & Fixed Expense Ratio (20)+(21)						47.6%
(23) Indicated Rate Level Change (22)/(19) - 1						-33.2%
(24) Credibility (Exh. 6)						0.07
(25) Complementary Indication						0.2%
(26) Credibility Weighted Rate Level Change [(1+(23))x(24)]+[(1+(25))x(1-(24))] - 1						-2.3%

Note:

(1) The Complementary Indication in (25) is the annual net trend.

Exhibit 1, Page 7  
**Safeway Insurance Company of Arkansas**  
State of Arkansas  
Personal Auto Liability and Physical Damage

Indicated Change

Comprehensive

	7/1/09-6/30/10	7/1/10-6/30/11	7/1/11-6/30/12	7/1/12-6/30/13	7/1/13-6/30/14	Total
(1) Earned Premium (incl. fees)	167	58,608	183,160	308,264	249,609	799,808
(2) On-level Factor (Exh. 2)	1.051	1.050	1.048	1.044	1.002	
(3) Premium Trend (Exh. 3)	1.026	1.023	1.018	1.013	1.008	
(4) Trended On-level Premium (1)x(2)x(3)	180	62,965	195,422	326,013	252,101	836,681
(5) Incurred Loss & Paid ALAE @ 6/30/2014	0	19,668	124,668	221,796	107,284	473,416
(6) Development factor (Exh. 4)	1.000	1.000	1.000	1.000	0.970	
(7) Ultimate Losses & ALAE (5)x(6)			124,668	221,796	104,061	450,525
(8) Loss & ALAE Trend factor (Exh. 5)	1.137	1.120	1.093	1.066	1.040	
(9) Trend Ultimate Loss & ALAE (7)x(8)	0	0	136,256	236,480	108,239	480,975
(10) Trended Ult. Loss & ALAE Ratio (9)/(4)	0.0%	0.0%	69.7%	72.5%	42.9%	57.5%
(11) Fixed Expense Ratio (Exh. 7)	9.1%	9.1%	9.1%	9.1%	9.1%	
(12) Fixed Expenses	15	5,333	16,668	28,052	22,714	
(13) Fixed Expense Trend Factor (Exh. 4)	-	-	1.059	1.042	1.026	
(14) Trended Fixed Expenses (12)x(13)	-	-	17,643	29,227	23,293	
(15) Trended Fixed Expense Ratio (14)/(4)	0.0%	0.0%	9.0%	9.0%	9.2%	9.2%
						<u>Projected</u>
(16) Variable Expense Ratio (Exh. 7)						26.1%
(17) Profit & Contingencies (Exh. 9)						5.0%
(18) Other Income Ratio (Exh. 8)						2.4%
(19) Permissible Loss, ALAE and Fixed Expense Ratio [1-(16)-(17)+(18)]						71.3%
(20) Projected Loss & ALAE Ratio (10)						57.5%
(21) Projected Fixed Expense Ratio (15)						9.2%
(22) Projected Loss, ALAE & Fixed Expense Ratio (20)+(21)						66.7%
(23) Indicated Rate Level Change (22)/(19) - 1						-6.5%
(24) Credibility (Exh. 6)						0.48
(25) Complementary Indication						2.4%
(26) Credibility Weighted Rate Level Change [(1+(23))x(24)]+[(1+(25))x(1-(24))] - 1						-1.9%

Note:

(1) The Complementary Indication in (25) is the annual net trend.

Exhibit 1, Page 8  
**Safeway Insurance Company of Arkansas**  
State of Arkansas  
Personal Auto Liability and Physical Damage

Indicated Change

Collision

	7/1/09-6/30/10	7/1/10-6/30/11	7/1/11-6/30/12	7/1/12-6/30/13	7/1/13-6/30/14	Total
(1) Earned Premium (incl. fees)	390	135,545	420,667	710,958	577,844	1,845,404
(2) On-level Factor (Exh. 2)	1.052	1.051	1.049	1.044	1.002	
(3) Premium Trend (Exh. 3)	1.026	1.023	1.018	1.013	1.008	
(4) Trended On-level Premium (1)x(2)x(3)	421	145,760	449,258	751,894	583,612	1,930,945
(5) Incurred Loss & Paid ALAE @ 6/30/2014	0	93,865	240,592	427,784	318,207	1,080,449
(6) Development factor (Exh. 4)	1.000	1.000	1.000	1.000	0.970	
(7) Ultimate Losses & ALAE (5)x(6)	0	93,865	240,592	427,784	308,649	1,070,890
(8) Loss & ALAE Trend factor (Exh. 5)	1.108	1.095	1.074	1.053	1.032	
(9) Trend Ultimate Loss & ALAE (7)x(8)	0	102,804	258,331	450,307	318,529	1,129,971
(10) Trended Ult. Loss & ALAE Ratio (9)/(4)	0.0%	70.5%	57.5%	59.9%	54.6%	58.5%
(11) Fixed Expense Ratio (Exh. 7)	9.1%	9.1%	9.1%	9.1%	9.1%	
(12) Fixed Expenses	36	12,335	38,281	64,697	52,584	
(13) Fixed Expense Trend Factor (Exh. 4)	-	-	1.059	1.042	1.026	
(14) Trended Fixed Expenses (12)x(13)	-	-	40,521	67,406	53,925	
(15) Trended Fixed Expense Ratio (14)/(4)	0.0%	0.0%	9.0%	9.0%	9.2%	9.2%
						<u>Projected</u>
(16) Variable Expense Ratio (Exh. 7)						26.1%
(17) Profit & Contingencies (Exh. 9)						5.0%
(18) Other Income Ratio (Exh. 8)						2.4%
(19) Permissible Loss, ALAE and Fixed Expense Ratio [1-(16)-(17)+(18)]						71.3%
(20) Projected Loss & ALAE Ratio (10)						58.5%
(21) Projected Fixed Expense Ratio (15)						9.2%
(22) Projected Loss, ALAE & Fixed Expense Ratio (20)+(21)						67.7%
(23) Indicated Rate Level Change (22)/(19) - 1						-5.0%
(24) Credibility (Exh. 6)						0.77
(25) Complementary Indication						1.9%
(26) Credibility Weighted Rate Level Change [(1+(23))x(24)]+[(1+(25))x(1-(24))] - 1						-3.4%

Note:

(1) The Complementary Indication in (25) is the annual net trend.

Exhibit 2  
**Safeway Insurance Company of Arkansas**  
State of Arkansas  
Personal Auto Liability and Physical Damage  
  
Premium Adjustment Factors

Effective Date	Rate Changes					
	BI	PD	PIP-EM	UM	CP	CL
5/1/2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3/1/2011	-5.5%	-5.5%	-62.7%	-7.9%	0.3%	0.3%
3/15/2013	7.2%	16.1%	52.4%	16.2%	4.8%	4.9%

Effective Date	Cumulative Rate Changes					
	BI	PD	PIP-EM	UM	CP	CL
5/1/2010	1.000	1.000	1.000	1.000	1.000	1.000
3/1/2011	0.945	0.945	0.373	0.921	1.003	1.003
3/15/2013	1.013	1.098	0.568	1.070	1.051	1.052

Period	Average Rate Level					
	BI	PD	PIP-EM	UM	CP	CL
7/1/09-6/30/10	1.000	1.000	1.000	1.000	1.000	1.000
7/1/10-6/30/11	0.986	0.986	0.843	0.980	1.001	1.001
7/1/11-6/30/12	0.945	0.945	0.373	0.921	1.003	1.003
7/1/12-6/30/13	0.951	0.958	0.390	0.934	1.007	1.007
7/1/13-6/30/14	1.010	1.091	0.560	1.064	1.049	1.050
Current	1.013	1.098	0.568	1.070	1.051	1.052

Calendar Year	Premium On Level Factors					
	BI	PD	PIP-EM	UM	CP	CL
7/1/09-6/30/10	1.013	1.098	0.568	1.070	1.051	1.052
7/1/10-6/30/11	1.027	1.113	0.674	1.092	1.050	1.051
7/1/11-6/30/12	1.072	1.161	1.524	1.162	1.048	1.049
7/1/12-6/30/13	1.065	1.146	1.458	1.146	1.044	1.044
7/1/13-6/30/14	1.003	1.006	1.015	1.006	1.002	1.002
Current	1.000	1.000	1.000	1.000	1.000	1.000

Note:

(1) On-level factors were calculated based on the parallelogram method and a six month policy term. Note 95% of premium has a 6-month term.

Exhibit 3  
**Safeway Insurance Company of Arkansas**  
State of Arkansas  
Personal Auto Liability and Physical Damage

Premium Trend

We have selected a 0.5% annual trend to account for symbol drift. The premium trend factors applicable to the automobile physical damage coverages are as follows:

(1)	(2)	(3)	(4)	(5)	(6)
Period	Annual Trend	Midpoint of Experience	Midpoint of Effective Period	Trend Period (Years) $((4)-(3)) / 365$	Trend Factor $(2)^{(5)}$
7/1/09-6/30/10	1.005	5/31/2010	8/2/2015	5.18	1.026
7/1/10-6/30/11	1.005	12/30/2010	8/2/2015	4.59	1.023
7/1/11-6/30/12	1.005	12/30/2011	8/2/2015	3.59	1.018
7/1/12-6/30/13	1.005	12/30/2012	8/2/2015	2.59	1.013
7/1/13-6/30/14	1.005	12/30/2013	8/2/2015	1.59	1.008

Exhibit 4, Page 1  
**Safeway Insurance Company of Arkansas**  
State of Arkansas  
Personal Auto Liability and Physical Damage

Loss and ALAE Development Factors

Liability

Incurred Loss & Paid ALAE

Accident Qtr	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51
2010q2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010q3	6,983	12,206	13,264	13,264	13,264	13,264	13,264	13,264	13,264	13,264	13,264	13,264	13,264	13,264	13,264	13,264	-
2010q4	36,478	42,679	45,935	45,935	52,779	52,779	52,779	52,779	52,779	52,779	52,779	52,779	52,779	52,779	52,779	52,779	-
2011q1	86,856	78,006	73,708	84,095	104,795	122,395	122,395	123,095	123,095	123,095	123,095	124,969	124,969	124,969	124,969	124,969	-
2011q2	125,184	207,802	240,904	246,674	247,874	243,630	254,747	254,747	259,747	255,322	300,322	311,396	311,396	311,396	311,396	311,396	-
2011q3	200,031	216,712	214,827	220,222	231,954	233,354	233,354	233,354	233,354	233,354	233,354	233,354	233,354	233,354	233,354	233,354	-
2011q4	270,838	314,524	321,385	338,517	361,640	359,981	399,981	400,022	400,022	400,022	400,022	400,022	400,022	400,022	400,022	400,022	-
2012q1	301,342	369,463	374,380	387,460	382,922	383,456	388,267	408,339	408,339	413,381	413,381	414,490	414,490	414,490	414,490	414,490	-
2012q2	314,078	310,851	337,498	339,513	351,038	361,613	361,338	428,797	430,460	430,460	430,460	430,460	430,460	430,460	430,460	430,460	-
2012q3	319,964	353,382	383,600	353,205	352,290	362,644	373,144	376,894	376,894	376,894	376,894	376,894	376,894	376,894	376,894	376,894	-
2012q4	469,786	558,144	551,514	550,576	656,878	653,720	651,255	651,255	651,255	651,255	651,255	651,255	651,255	651,255	651,255	651,255	-
2013q1	431,449	519,510	512,161	534,346	546,043	567,244	567,244	567,244	567,244	567,244	567,244	567,244	567,244	567,244	567,244	567,244	-
2013q2	343,225	298,039	306,401	301,765	299,765	299,765	299,765	299,765	299,765	299,765	299,765	299,765	299,765	299,765	299,765	299,765	-
2013q3	208,816	210,166	228,117	243,800	243,800	243,800	243,800	243,800	243,800	243,800	243,800	243,800	243,800	243,800	243,800	243,800	-
2013q4	180,896	240,382	264,460	264,460	264,460	264,460	264,460	264,460	264,460	264,460	264,460	264,460	264,460	264,460	264,460	264,460	-
2014q1	335,145	297,313	297,313	297,313	297,313	297,313	297,313	297,313	297,313	297,313	297,313	297,313	297,313	297,313	297,313	297,313	-
2014q2	207,940	207,940	207,940	207,940	207,940	207,940	207,940	207,940	207,940	207,940	207,940	207,940	207,940	207,940	207,940	207,940	-

Incurred Loss & Paid ALAE Development

Accident Qtr	3:6	6:9	9:12	12:15	15:18	18:21	21:24	24:27	27:30	30:33	33:36	36:39	39:42	42:45	45:48	48:51	51:Ult
2010q2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2010q3	1.748	1.087	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2010q4	1.170	1.076	1.000	1.149	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011q1	0.898	0.945	1.141	1.246	1.168	1.000	1.006	1.000	1.000	1.000	1.000	1.015	1.000	1.000	1.000	1.000	1.000
2011q2	1.660	1.159	1.024	1.005	0.983	1.046	1.000	1.020	0.983	1.176	1.037	1.000	1.000	1.000	1.000	1.000	1.000
2011q3	1.083	0.991	1.025	1.053	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011q4	1.161	1.022	1.053	1.068	0.995	1.111	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2012q1	1.226	1.013	1.035	0.988	1.001	1.013	1.052	1.012	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003
2012q2	0.990	1.086	1.006	1.034	1.030	0.999	1.187	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004
2012q3	1.104	1.086	0.921	0.997	1.029	1.029	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010	1.010
2012q4	1.188	0.988	0.998	1.193	0.995	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996	0.996
2013q1	1.204	0.986	1.043	1.022	1.039	1.039	1.039	1.039	1.039	1.039	1.039	1.039	1.039	1.039	1.039	1.039	1.039
2013q2	0.868	1.028	0.985	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993	0.993
2013q3	1.006	1.085	1.069	1.069	1.069	1.069	1.069	1.069	1.069	1.069	1.069	1.069	1.069	1.069	1.069	1.069	1.069
2013q4	1.329	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100
2014q1	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887	0.887
Wtd Average	1.110	1.037	1.015	1.054	1.016	1.023	1.042	1.006	0.998	1.042	1.018	1.000	1.000	1.000	1.000	1.000	1.000
Average	1.158	1.043	1.021	1.058	1.021	1.018	1.026	1.004	0.998	1.025	1.009	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.110	1.037	1.015	1.054	1.016	1.023	1.017	1.013	1.010	1.007	1.005	1.004	1.003	1.002	1.002	1.001	1.001
Cumulative	1.379	1.243	1.199	1.181	1.120	1.102	1.078	1.060	1.046	1.036	1.029	1.023	1.019	1.016	1.014	1.012	1.011

Accident Period	Liability Incd. Loss	Liability Ult. Loss	Implied LDF	Industry LDF	Selected LDF
7/1/09-6/30/10	-	-	1.000	1.011	1.000
7/1/10-6/30/11	502,409	511,381	1.018	1.021	1.018
7/1/11-6/30/12	1,478,326	1,530,399	1.035	1.047	1.035
7/1/12-6/30/13	1,895,157	2,062,370	1.088	1.104	1.088
7/1/13-6/30/14	1,013,512	1,261,326	1.245	1.297	1.245



Exhibit 4, Page 2  
**Safeway Insurance Company of Arkansas**  
State of Arkansas  
Personal Auto Liability and Physical Damage

Loss and ALAE Development Factors

Physical Damage

Incurred Loss & Paid ALAE

Accident Qtr	3	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51
2010q2	2,400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2010q3	15,703	32,476	32,451	29,051	29,051	29,051	29,636	29,636	29,636	29,636	29,636	29,636	29,636	29,636	29,636	29,636	-
2010q4	12,987	11,688	11,681	11,681	11,681	11,681	10,675	10,675	10,675	10,675	10,675	10,675	10,675	10,675	10,675	10,675	-
2011q1	28,001	25,931	24,319	24,646	24,053	24,053	24,053	24,053	24,053	24,053	24,053	24,053	24,053	24,053	24,053	24,053	-
2011q2	63,544	54,754	55,752	50,656	50,656	50,656	50,656	50,656	50,656	50,656	50,656	50,656	50,656	50,656	50,656	50,656	-
2011q3	79,250	70,608	70,708	70,583	70,558	70,558	70,708	70,708	70,708	70,708	70,708	70,708	70,708	70,708	70,708	70,708	-
2011q4	125,683	132,127	121,481	119,042	117,288	117,453	114,894	114,894	114,894	114,894	114,894	114,894	114,894	114,894	114,894	114,894	-
2012q1	103,905	82,038	83,808	83,492	79,338	79,338	79,338	79,338	79,338	79,338	79,338	79,338	79,338	79,338	79,338	79,338	-
2012q2	119,544	105,519	104,288	104,200	104,098	103,998	103,998	103,998	103,998	103,998	103,998	103,998	103,998	103,998	103,998	103,998	-
2012q3	135,310	165,443	161,538	159,686	159,686	159,686	159,686	159,686	159,686	159,686	159,686	159,686	159,686	159,686	159,686	159,686	-
2012q4	155,982	160,137	150,794	148,205	148,075	148,075	148,075	148,075	148,075	148,075	148,075	148,075	148,075	148,075	148,075	148,075	-
2013q1	182,270	188,415	187,213	187,213	187,213	187,213	187,213	187,213	187,213	187,213	187,213	187,213	187,213	187,213	187,213	187,213	-
2013q2	152,386	152,698	153,589	157,071	157,006	157,006	157,006	157,006	157,006	157,006	157,006	157,006	157,006	157,006	157,006	157,006	-
2013q3	127,001	121,854	121,493	119,027	119,027	119,027	119,027	119,027	119,027	119,027	119,027	119,027	119,027	119,027	119,027	119,027	-
2013q4	61,113	53,933	53,208	53,208	53,208	53,208	53,208	53,208	53,208	53,208	53,208	53,208	53,208	53,208	53,208	53,208	-
2014q1	153,240	133,063	133,063	133,063	133,063	133,063	133,063	133,063	133,063	133,063	133,063	133,063	133,063	133,063	133,063	133,063	-
2014q2	121,539	121,539	121,539	121,539	121,539	121,539	121,539	121,539	121,539	121,539	121,539	121,539	121,539	121,539	121,539	121,539	-

Incurred Loss & Paid ALAE Development

Accident Qtr	3:6	6:9	9:12	12:15	15:18	18:21	21:24	24:27	27:30	30:33	33:36	36:39	39:42	42:45	45:48	48:51	51:Ult
2010q2	-	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2010q3	2.068	0.999	0.895	1.000	1.000	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2010q4	0.900	0.999	1.000	1.000	1.000	0.914	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011q1	0.926	0.938	1.013	0.976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011q2	0.862	1.018	0.909	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011q3	0.891	1.001	0.998	1.000	1.000	1.002	1.000	1.000	1.000	1.000	0.998	0.998	0.998	0.998	0.998	0.998	0.998
2011q4	1.051	0.919	0.980	0.985	1.001	0.978	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2012q1	0.790	1.022	0.996	0.950	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2012q2	0.883	0.988	0.999	0.999	0.999	1.000	0.999	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994	0.994
2012q3	1.223	0.976	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2012q4	1.027	0.942	0.983	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013q1	1.034	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013q2	1.002	1.006	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013q3	0.959	0.997	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
2013q4	0.883	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987
2014q1	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868	0.868
Wtd Average	0.982	0.981	0.989	0.994	1.000	0.996	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Average	0.960	0.986	0.983	0.993	1.000	0.992	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	0.982	0.981	0.989	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	0.947	0.964	0.983	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Accident Period	Phys Dmg Incd. Loss	Phys Dmg Ult. Loss	Phys Dmg LDF	Industry LDF	Selected LDF
7/1/09-6/30/10	-	-	1.000	1.000	1.000
7/1/10-6/30/11	115,022	115,022	1.000	1.000	1.000
7/1/11-6/30/12	368,051	368,051	1.000	1.000	1.000
7/1/12-6/30/13	651,980	651,980	1.000	1.001	1.000
7/1/13-6/30/14	426,837	414,016	0.970	0.990	0.970

Exhibit 5, Page 1  
**Safeway Insurance Company of Arkansas**  
 State of Arkansas  
 Personal Auto Liability and Physical Damage

Loss Trend, ALAE Trend, and Fixed Expense Trend

Trend Factors

1. Bodily Injury Loss & ALAE Trend Factor

(1)	(2)	(3)	(4)	(5)	(6)
Accident Period	Annual Trend	Midpoint of Experience	Midpoint of Effective Period	Trend Period (Years) ((4)-(3)) / 365	Trend Factor (2)^(5)
7/1/09-6/30/10	1.000	5/31/2010	8/2/2015	5.18	1.000
7/1/10-6/30/11	1.000	12/30/2010	8/2/2015	4.59	1.000
7/1/11-6/30/12	1.000	12/30/2011	8/2/2015	3.59	1.000
7/1/12-6/30/13	1.000	12/30/2012	8/2/2015	2.59	1.000
7/1/13-6/30/14	1.000	12/30/2013	8/2/2015	1.59	1.000

2. Property Damage Loss & ALAE Trend Factor

(1)	(2)	(3)	(4)	(5)	(6)
Accident Period	Annual Trend	Midpoint of Experience	Midpoint of Effective Period	Trend Period (Years) ((4)-(3)) / 365	Trend Factor (2)^(5)
7/1/09-6/30/10	1.019	5/31/2010	8/2/2015	5.18	1.104
7/1/10-6/30/11	1.019	12/30/2010	8/2/2015	4.59	1.092
7/1/11-6/30/12	1.019	12/30/2011	8/2/2015	3.59	1.071
7/1/12-6/30/13	1.019	12/30/2012	8/2/2015	2.59	1.051
7/1/13-6/30/14	1.019	12/30/2013	8/2/2015	1.59	1.031

3. PIP-Medical Benefits Loss & ALAE Trend Factor

(1)	(2)	(3)	(4)	(5)	(6)
Accident Period	Annual Trend	Midpoint of Experience	Midpoint of Effective Period	Trend Period (Years) ((4)-(3)) / 365	Trend Factor (2)^(5)
7/1/09-6/30/10	1.000	5/31/2010	8/2/2015	5.18	1.000
7/1/10-6/30/11	1.000	12/30/2010	8/2/2015	4.59	1.000
7/1/11-6/30/12	1.000	12/30/2011	8/2/2015	3.59	1.000
7/1/12-6/30/13	1.000	12/30/2012	8/2/2015	2.59	1.000
7/1/13-6/30/14	1.000	12/30/2013	8/2/2015	1.59	1.000

Exhibit 5, Page 2  
**Safeway Insurance Company of Arkansas**  
 State of Arkansas  
 Personal Auto Liability and Physical Damage

Loss Trend, ALAE Trend, and Fixed Expense Trend

Trend Factors (Continued)

4. Uninsured Motorist Loss & ALAE Trend Factor

(1)	(2)	(3)	(4)	(5)	(6)
Accident Period	Annual Trend	Midpoint of Experience	Midpoint of Effective Period	Trend Period (Years) ((4)-(3)) / 365	Trend Factor (2)^(5)
7/1/09-6/30/10	1.000	5/31/2010	8/2/2015	5.18	1.000
7/1/10-6/30/11	1.000	12/30/2010	8/2/2015	4.59	1.000
7/1/11-6/30/12	1.000	12/30/2011	8/2/2015	3.59	1.000
7/1/12-6/30/13	1.000	12/30/2012	8/2/2015	2.59	1.000
7/1/13-6/30/14	1.000	12/30/2013	8/2/2015	1.59	1.000

5. Comprehensive Damage Loss & ALAE Trend Factor

(1)	(2)	(3)	(4)	(5)	(6)
Accident Period	Annual Trend	Midpoint of Experience	Midpoint of Effective Period	Trend Period (Years) ((4)-(3)) / 365	Trend Factor (2)^(5)
7/1/09-6/30/10	1.025	5/31/2010	8/2/2015	5.18	1.137
7/1/10-6/30/11	1.025	12/30/2010	8/2/2015	4.59	1.120
7/1/11-6/30/12	1.025	12/30/2011	8/2/2015	3.59	1.093
7/1/12-6/30/13	1.025	12/30/2012	8/2/2015	2.59	1.066
7/1/13-6/30/14	1.025	12/30/2013	8/2/2015	1.59	1.040

6. Collision Loss & ALAE Trend Factor

(1)	(2)	(3)	(4)	(5)	(6)
Accident Period	Annual Trend	Midpoint of Experience	Midpoint of Effective Period	Trend Period (Years) ((4)-(3)) / 365	Trend Factor (2)^(5)
7/1/09-6/30/10	1.020	5/31/2010	8/2/2015	5.18	1.108
7/1/10-6/30/11	1.020	12/30/2010	8/2/2015	4.59	1.095
7/1/11-6/30/12	1.020	12/30/2011	8/2/2015	3.59	1.074
7/1/12-6/30/13	1.020	12/30/2012	8/2/2015	2.59	1.053
7/1/13-6/30/14	1.020	12/30/2013	8/2/2015	1.59	1.032

Exhibit 5, Page 3  
**Safeway Insurance Company of Arkansas**  
 State of Arkansas  
 Personal Auto Liability and Physical Damage

Loss Trend, ALAE Trend, and Fixed Expense Trend

Trend Factors (Continued)

7. Fixed Expense Trend Factor

(1)	(2)	(3)	(4)	(5)	(6)
Calendar Period	Annual Trend	Midpoint of Experience	Midpoint of Effective Period	Trend Period (Years) ((4)-(3)) / 365	Trend Factor (2)^(5)
7/1/09-6/30/10	1.016	5/31/2010	8/2/2015	5.18	1.085
7/1/10-6/30/11	1.016	12/30/2010	8/2/2015	4.59	1.075
7/1/11-6/30/12	1.016	12/30/2011	8/2/2015	3.59	1.059
7/1/12-6/30/13	1.016	12/30/2012	8/2/2015	2.59	1.042
7/1/13-6/30/14	1.016	12/30/2013	8/2/2015	1.59	1.026

Consumer Price Index		
Year	Index Value	Annual % Change
2008	215.30	
2009	214.54	-0.4%
2010	218.06	1.6%
2011	224.94	3.2%
2012	229.59	2.1%
2013	232.96	1.5%
Average		1.6%

**Safeway Insurance Company of Arkansas**

State of Arkansas

Personal Auto Liability and Physical Damage

Loss Trend, ALAE Trend, and Fixed Expense Trend

Selected Annual Trends

Coverage (1)	Selected Annual Trend (2)
BI	0.0%
PD	1.9%
PIP-EM	0.0%
UM	0.0%
CP	2.5%
CL	2.0%
Fixed Expense	1.6%

Exhibit 5, Page 5  
**Safeway Insurance Company of Arkansas**  
 State of Arkansas  
 Personal Auto Liability and Physical Damage

Loss Trend, ALAE Trend, and Expense Trend

ISO Fast Track Data

Bodily Injury

12 Months Ending (1)	Frequency (2)	Annual % Change (3)	Severity (4)	Annual % Change (5)	Pure Premium (6)	Annual % Change (7)
2011q2	0.78%	-4.9%	12,773	25.4%	100.08	20.4%
2011q3	0.77%	-6.1%	12,790	23.7%	98.29	15.6%
2011q4	0.77%	-3.8%	12,843	21.6%	98.69	16.4%
2012q1	0.78%	-2.5%	10,842	-13.6%	85.09	-15.3%
2012q2	0.80%	2.6%	10,837	-15.2%	86.87	-13.2%
2012q3	0.81%	5.2%	11,001	-14.0%	88.62	-9.8%
2012q4	0.80%	3.9%	11,185	-12.9%	89.51	-9.3%
2013q1	0.79%	1.3%	11,230	3.6%	88.98	4.6%
2013q2	0.79%	-1.3%	11,257	3.9%	88.75	2.2%
2013q3	0.79%	-2.5%	11,174	1.6%	88.49	-0.1%
2013q4	0.80%	0.0%	11,114	-0.6%	89.24	-0.3%
2014q1	0.79%	0.0%	11,255	0.2%	89.21	0.3%
12 Pt Regression		1.0%		-4.5%		-3.6%
8 Pt Regression		-0.9%		1.5%		0.9%
6 Pt Regression		-0.3%		-0.1%		-0.1%

Selected Loss Trend	0.0%
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Property Damage

12 Months Ending (1)	Frequency (2)	Annual % Change (3)	Severity (4)	Annual % Change (5)	Pure Premium (6)	Annual % Change (7)
2011q2	2.91%	-4.9%	2,989	0.6%	86.96	-4.4%
2011q3	2.94%	-3.9%	2,993	0.8%	87.91	-3.1%
2011q4	2.93%	-3.0%	3,022	1.8%	88.56	-1.3%
2012q1	2.99%	0.3%	3,012	1.2%	90.17	1.6%
2012q2	3.01%	3.4%	3,053	2.1%	91.87	5.6%
2012q3	2.99%	1.7%	3,034	1.4%	90.80	3.3%
2012q4	2.97%	1.4%	3,040	0.6%	90.33	2.0%
2013q1	2.92%	-2.3%	3,112	3.3%	90.73	0.6%
2013q2	2.94%	-2.3%	3,132	2.6%	92.21	0.4%
2013q3	2.90%	-3.0%	3,206	5.7%	92.85	2.3%
2013q4	2.88%	-3.0%	3,255	7.1%	93.68	3.7%
2014q1	2.87%	-1.7%	3,263	4.9%	93.80	3.4%
12 Pt Regression		-0.8%		3.4%		2.6%
8 Pt Regression		-2.7%		4.8%		1.9%
6 Pt Regression		-2.6%		6.0%		3.4%

Selected Loss Trend	1.9%
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Exhibit 5, Page 6  
**Safeway Insurance Company of Arkansas**  
 State of Arkansas  
 Personal Auto Liability and Physical Damage

Loss Trend, ALAE Trend, and Expense Trend

ISO Fast Track Data

Collision

12 Months Ending (1)	Frequency (2)	Annual % Change (3)	Severity (4)	Annual % Change (5)	Pure Premium (6)	Annual % Change (7)
2011q2	5.42%	-4.9%	3,223	5.2%	174.63	0.1%
2011q3	5.32%	-6.5%	3,274	6.3%	174.31	-0.5%
2011q4	5.29%	-5.9%	3,350	8.2%	177.09	1.8%
2012q1	5.26%	-4.9%	3,275	3.6%	172.43	-1.4%
2012q2	5.26%	-3.0%	3,299	2.4%	173.59	-0.6%
2012q3	5.24%	-1.5%	3,283	0.3%	172.16	-1.2%
2012q4	5.20%	-1.7%	3,272	-2.3%	170.26	-3.9%
2013q1	5.19%	-1.3%	3,351	2.3%	173.98	0.9%
2013q2	5.23%	-0.6%	3,373	2.2%	176.30	1.6%
2013q3	5.19%	-1.0%	3,447	5.0%	179.04	4.0%
2013q4	5.21%	0.2%	3,504	7.1%	182.46	7.2%
2014q1	5.29%	1.9%	3,527	5.3%	186.60	7.3%
12 Pt Regression		-0.9%		2.8%		1.9%
8 Pt Regression		0.1%		4.7%		4.7%
6 Pt Regression		1.0%		6.3%		7.3%

Selected Loss Trend	2.0%
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Comprehensive

12 Months Ending (1)	Frequency (2)	Annual % Change (3)	Severity (4)	Annual % Change (5)	Pure Premium (6)	Annual % Change (7)
2011q2	8.89%	6.2%	1,477	12.4%	131.21	19.3%
2011q3	9.28%	18.1%	1,545	34.2%	143.31	58.3%
2011q4	9.20%	17.0%	1,573	38.5%	144.70	62.0%
2012q1	9.20%	21.4%	1,599	46.3%	147.13	77.6%
2012q2	7.51%	-15.5%	1,282	-13.2%	96.30	-26.6%
2012q3	7.10%	-23.5%	1,239	-19.8%	87.96	-38.6%
2012q4	7.01%	-23.8%	1,207	-23.3%	84.68	-41.5%
2013q1	6.94%	-24.6%	1,220	-23.7%	84.63	-42.5%
2013q2	6.87%	-8.5%	1,223	-4.6%	84.10	-12.7%
2013q3	6.66%	-6.2%	1,221	-1.5%	81.31	-7.6%
2013q4	6.50%	-7.3%	1,236	2.4%	80.31	-5.2%
2014q1	6.41%	-7.6%	1,251	2.5%	80.16	-5.3%
12 Pt Regression		-14.0%		-9.5%		-22.1%
8 Pt Regression		-7.8%		-0.7%		-8.5%
6 Pt Regression		-7.4%		2.5%		-5.2%
Selected Loss Trend		0.0%		2.5%		2.5%

Selected Loss Trend	2.5%
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Exhibit 6  
**Safeway Insurance Company of Arkansas**  
State of Arkansas  
Personal Auto Liability and Physical Damage

Credibility Factors

We used a full credibility standard of 1,084 reported claims. For partial credibility we used the square root rule. Below are the reported claim counts and the credibility:

Line of Insurance	Reported Claims	Credibility
Bodily Injury	307	0.53
Property Damage	746	0.83
PIP-Medical Benefits	28	0.16
Uninsured Motorist-BI	35	0.18
Uninsured Motorist-PD	89	0.29
Underinsured Motorist	6	0.07
Auto Liability	1,211	1.00
Comprehensive	254	0.48
Collision	642	0.77
Auto Physical Damage	896	0.91



Exhibit 7, Page 1  
**Safeway Insurance Company of Arkansas**  
 State of Arkansas  
 Personal Auto Liability and Physical Damage

Projected Expenses

Statewide Auto Liability  
 (000 Omitted)

	Actual Calendar Year				Projected		
	2010	2011	2012	2013			
Written Premium	187	1,165	1,947	1,569			
					Expenses Projected at Current Rates		
Expense Category					Fixed	Variable	Total
Commissions	\$ 26	162	269	216			
	% 14.1%	13.9%	13.8%	13.8%	0.0%	13.8%	13.8%
Taxes, Licenses, & Fees	\$ 9	37	61	48			
	% 5.0%	3.2%	3.1%	3.1%	0.0%	3.2%	3.2%

Countrywide Auto Liability  
 (000 Omitted)

	Actual Calendar Year				Projected		
	2010	2011	2012	2013			
Earned Premium	14,191	16,305	18,275	25,047			
					Expenses Projected at Current Rates		
Expense Category					Fixed	Variable	Total
Other Acquisitions	\$ 509	692	751	1,084			
	% 3.6%	4.2%	4.1%	4.3%	2.0%	2.0%	4.0%
General	\$ 235	322	342	419			
	% 1.7%	2.0%	1.9%	1.7%	0.9%	0.9%	1.8%
Adjusting and Other	\$ 1,684	1,686	1,950	2,297			
	% 11.9%	10.3%	10.7%	9.2%	6.2%	6.2%	12.4%

Total Auto Liability Expenses

					Expenses Projected at Current Rates		
					Fixed	Variable	Total
Expense Category							
Total	36.2%	33.7%	33.6%	32.0%	9.1%	26.1%	35.2%

Notes:

- (1) Statewide amounts are from Arkansas Statutory Page 14 data.
- (2) Countrywide amounts are from the Insurance Expense Exhibit
- (3) Projected based on historical and budgeted amounts.

Exhibit 7, Page 2  
**Safeway Insurance Company of Arkansas**  
 State of Arkansas  
 Personal Auto Liability and Physical Damage

Projected Expenses

Statewide Auto Physical Damage  
 (000 Omitted)

	Actual Calendar Year					Projected		
	2010	2011	2012	2013				
Written Premium	85	517	962	899				
						Expenses Projected at Current Rates		
Expense Category						Fixed	Variable	Total
Commissions	\$ 12	72	133	124				
	% 14.1%	13.9%	13.8%	13.8%		0.0%	13.8%	13.8%
Taxes, Licenses, & Fees	\$ 4	17	30	28				
	% 5.0%	3.2%	3.1%	3.1%		0.0%	3.2%	3.2%

Countrywide Auto Physical Damage  
 (000 Omitted)

	Actual Calendar Year					Projected		
	2010	2011	2012	2013				
Earned Premium	10,029	11,587	12,880	15,884				
						Expenses Projected at Current Rates		
Expense Category						Fixed	Variable	Total
Other Acquisitions	\$ 363.0	491	527	688				
	% 3.6%	4.2%	4.1%	4.3%		2.0%	2.0%	4.0%
General	\$ 167.0	229	240	266				
	% 1.7%	2.0%	1.9%	1.7%		0.9%	0.9%	1.8%
Adjusting and Other	\$ 1,535	1,698	1,618	1,633				
	% 15.3%	14.7%	12.6%	10.3%		6.2%	6.2%	12.4%

Total Auto Physical Damage Expenses

						Expenses Projected at Current Rates		
Expense Category						Fixed	Variable	Total
Total								
	39.6%	38.0%	35.5%	33.1%		9.1%	26.1%	35.2%

Notes:

- (1) Statewide amounts are from Arkansas Statutory Page 14 data.
- (2) Countrywide amounts are from the Insurance Expense Exhibit
- (3) Projected based on historical and budgeted amounts.

Exhibit 8  
**Safeway Insurance Company of Arkansas**  
 State of Arkansas  
 Personal Auto Liability and Physical Damage  
 Other Income Less Other Expenses

Accident Year	Earned Premium	Other Income	Ratio
2011	27,892	573	2.1%
2012	31,155	748	2.4%
2013	40,931	1,078	2.6%
Total	99,978	2,399	2.4%
Selected			2.4%

Source: Insurance Expense Exhibit.

Exhibit 9, Page 1  
Safeway Insurance  
Private Passenger Auto Liability

Projected After-Tax Rate of Return

Operating Return

(1)	Earned Premium	100.0%
(2)	Expected Loss & Loss Adjustment Expenses (Exhibit 9, Page 7)	72.2%
(3)	Commission & Brokerage Fees (Exhibit 9, Page 7)	13.8%
(4)	General & Other Acquisition Expenses (Exhibit 9, Page 7)	5.8%
(5)	Taxes, Licenses & Fees (Exhibit 9, Page 7)	3.2%
(6)	Underwriting Profit Before Federal Income Tax = (1) - (2) - (3) - (4) - (5)	5.0%
(7)	Federal Income Tax on Underwriting Profit = (6) x 35%	1.8%
(8)	Underwriting Profit After Federal Income Tax = (6) - (7)	3.3%
(9)	After-Tax Inv. Income on Policyholder Supplied Funds (Exhibit 9, Page 2)	1.1%
(10)	After-Tax Return from Insurance Operations = (8) + (9)	4.4%

Total Rate of Return

(11)	Premium to Surplus Ratio (Exhibit 9, Page 5)	1.23
(12)	After-Tax Investment Income on Surplus (Exhibit 9, Page 4)	2.1%
(13)	Total After-Tax Rate of Return on Statutory Surplus = (10) x (11) + (12)	7.4%

Exhibit 9, Page 2  
Safeway Insurance  
Private Passenger Auto Liability

Estimated Investment Earnings on Policyholder Supplied Funds  
(\$000)

(A)	Earned Premium		25,047
(B)	Unearned Premium Reserve		
(1)	Average Unearned Premium Reserve		4,358
(2)	Percentage Pre-Paid Expense		19.9%
(a)	Commission & Brokerage Fees (Exhibit 9, Page 7)	13.8%	
(b)	50% of General & Other Acq. Expenses (Exhibit 9, Page 7)	2.9%	
(c)	Taxes, Licenses & Fees (Exhibit 9, Page 7)	3.2%	
(3)	Deduction for Federal Income Taxes Payable		7.0%
(4)	Total Prepaid Expense = (B).(1) x [(B).(2) + (B).(3)]		1,172
(5)	Portion Subject to Investment Income = (B).(1) - (B).(4)		3,185
(C)	Delayed Remission of Premiums		
(1)	Average Agents' Balance as % of Premium		15.0%
(2)	Total Delayed Remission = (A) x (C).(1)		3,759
(D)	Loss & LAE Reserve		
(1)	Expected Loss & LAE Ratio (Exhibit 9, Page 7)		72.2%
(2)	Expected Losses & LAE = (A) x (D).(1)		18,084
(3)	Reserve to Incurred Ratio		78.0%
(4)	Expected Loss & LAE Reserves = (D).(2) x (D).(3)		14,104
(E)	Policyholder Funds Subject to Investment Income = (B).(5) - (C).(2) + (D).(4)		13,531
(F)	2013 After Tax Rate of Return		2.1%
(G)	Investment Earnings on Policyholder Supplied Funds = (E) x (F)		280
(H)	After-Tax Investment Income on Policyholder Supplied Funds = (G) / (A)		1.1%

Exhibit 9, Page 3  
Safeway Insurance  
Private Passenger Auto Liability

Source Notes for Exhibit 9, Page 2  
(\$000)

<u>Line</u>		
(A)	Calendar Year 2013 Earned Premium 2013 Company IEE, Part III, Column 3, Line(s) 19.1, 19.2	25,047
(B).(1)	Selected Average Unearned Premium Reserve = (3)	4,358
(1)	Calendar Year 2013 Unearned Premium Reserve 2013 Company IEE, Part III, Column 19, Line(s) 19.1, 19.2	4,901
(2)	Calendar Year 2012 Unearned Premium Reserve 2012 Company IEE, Part III, Column 19, Line(s) 19.1, 19.2	3,814
(3)	Indicated Average Unearned Premium Reserve = [(1) x (2)] / 2	4,358
(B).(3)	The Tax Reform Act of 1986 taxes 20% of the unearned premium reserve. At a corporate rate of 35%, this tax equals 7% (=20% x 35%).	
(C).(1)	Selected Agents' Balances = (3)	15.0%
(1)	Calendar Year 2013 Agents' Balances 2013 Company IEE, Part III, Column 22, Line(s) 19.1, 19.2	14.8%
(2)	Calendar Year 2012 Agents' Balances 2012 Company IEE, Part III, Column 22, Line(s) 19.1, 19.2	15.2%
(3)	Indicated Agents' Balances = [(1) + (2)] / 2	15.0%
(D).(3)	Selected Reserve to Incurred Ratio = (5)	78.0%
(1)	Calendar Year 2013 Unpaid Loss & LAE 2013 Company IEE, Part III, Columns 13, 15, 17, Line(s) 19.1, 19.2	14,700
(2)	Calendar Year 2012 Unpaid Loss & LAE 2012 Company IEE, Part III, Columns 13, 15, 17, Line(s) 19.1, 19.2	12,164
(3)	Average Unpaid Loss & LAE = [(1) + (2)] / 2	13,432
(4)	Calendar Year 2013 Incurred Loss & LAE 2013 Company IEE, Part III, Columns 7, 9, 11, Line(s) 19.1, 19.2	17,222
(5)	Indicated Reserve to Incurred Ratio = (3) / (4)	78.0%

Exhibit 9, Page 4  
Safeway Insurance  
Private Passenger Auto Liability

Source Notes for Exhibit 9, Page 2 (Continued)  
(\$000)

Line (F)

	(1)	(2)	(3) = 100% - (2)	(4) = (1) x (3)
	2013 Inv. Income Earned	Tax Rate	After-Tax Portion	2013 After-Tax Inv. Income
Investment Category				
Taxable Bonds	676	35.00%	65.00%	439
Non-Taxable Bonds	708	5.25%	94.75%	671
Preferred Stocks	0	35.00%	65.00%	0
Common Stocks	0	35.00%	65.00%	0
Common Stocks in Affiliates	0	14.18%	85.83%	0
Cash	0	35.00%	65.00%	0
All Other Investments	0	35.00%	65.00%	0
(5) Total	1,385			1,111
2013 Company Annual Statement, Page 12 - Exhibit of Net Investment Income, Lines 1 to 10, Column 2				
(6) Total Investment Expense	146	35.00%	65.00%	95
2013 Company Annual Statement, Page 12 - Exhibit of Net Investment Income, Line 16				
(7) Net Inv. Income Earned = (5) - (6)	1,239			1,016
(8) Invested Assets as of 12/31/2013				51,985
2013 Company Annual Statement, Page 2, Line 12, Column 3				
(9) Invested Assets as of 12/31/2012				48,876
2013 Company Annual Statement, Page 2, Line 12, Column 4				
(10) Average Invested Assets = [(8) + (9)] / 2				50,431
(11) After-Tax Rate of Return on Invested Assets = (7) / (10)				2.0%

  

	(12)	(13)	(14) = [(12) + (13)] / 2	(15)
	Beginning Invested Assets	Ending Invested Assets	Average Invested Assets	Net Realized Capital Gains
Calendar Year				
2011	48,372	48,256	48,314	6
2012	48,256	48,876	48,566	(5)
2013	48,876	51,985	50,431	118
Total	145,504	149,117	147,310	119

  

(16) Net Realized Capital Gains Ratio = (15) / (14)	0.1%
(17) Tax Rate on Capital Gains	35.0%
(18) After-Tax Realized Capital Gains = (16) x [100% - (17)]	0.1%
(19) Indicated After-Tax Total Rate of Return = (11) + (18)	2.1%
(20) Selected After-Tax Total Rate of Return	2.1%

**Notes:**

(12) from 2013, 2012, 2011 Company Annual Statements, Page 2, Line 12 (10 in 2012 and 2011) , Column 4  
(13) from 2013, 2012, 2011 Company Annual Statements, Page 2, Line 12 (10 in 2012 and 2011) , Column 3  
(15) from 2013, 2012, 2011 Company Annual Statements, Page 12 - Exhibit of Capital Gains (Losses), Line 10, Column 3

Exhibit 9, Page 5  
Safeway Insurance  
Private Passenger Auto Liability

Premium to Surplus Ratio  
(\$000)

(1)	Calendar Year 2013 Beginning Surplus As Regards Policyholders 2013 Company Annual Statement, Page 3, Line 37, Column 2	30,424
(2)	Calendar Year 2013 Ending Surplus As Regards Policyholders 2013 Company Annual Statement, Page 3, Line 37, Column 1	29,935
(3)	Calendar Year 2013 Average Surplus Level = [(1) + (2)] / 2	30,179
(4)	Calendar Year 2013 Net Written Premiums 2013 Company IEE, Part II, Line 35, Column 1	41,406
(5)	2013 Net Premium to Surplus Ratio = (4) / (3)	1.37
(6)	Calendar Year 2012 Beginning Surplus As Regards Policyholders 2012 Company Annual Statement, Page 3, Line 35, Column 2	31,775
(7)	Calendar Year 2012 Ending Surplus As Regards Policyholders 2012 Company Annual Statement, Page 3, Line 35, Column 1	30,424
(8)	Calendar Year 2012 Average Surplus Level = [(6) + (7)] / 2	31,100
(9)	Calendar Year 2012 Net Written Premiums 2012 Company IEE, Part II, Line 35, Column 1	33,968
(10)	2012 Net Premium to Surplus Ratio = (9) / (8)	1.09
(11)	Average Net Premium to Surplus Ratio = [(5) + (10)] / 2	1.23
(12)	Selected Premium to Surplus Ratio	1.23



Exhibit 9, Page 6  
Safeway Insurance  
Private Passenger Auto Liability

Derivation of After-Tax Target Rate of Return of Statutory Surplus  
(\$000)

<u>After Tax Rate of Return on Net Worth</u>			
	(1) Property/ Casualty Insurance	(2) All Industry Total	(3) [(1) + (2)] / 2 Average
Year			
2003	8.2%	12.6%	10.4%
2004	8.0%	13.9%	11.0%
2005	8.3%	14.9%	11.6%
2006	12.2%	15.4%	13.8%
2007	9.7%	15.2%	12.5%
2008	2.2%	13.1%	7.7%
2009	5.7%	10.5%	8.1%
2010	6.0%	12.7%	9.4%
2011	3.4%	14.3%	8.9%
2012	5.2%	13.4%	9.3%
2003 - 2012	6.9%	13.6%	10.2%
10 Yr x-HILO	6.8%	13.8%	10.1%

(4)	Selected After-Tax Return on GAAP Equity	10.2%
(5)	Calendar Year 2013 Company Ending Surplus As Regards Policyholders 2013 Company Annual Statement, Page 3, Line 37, Column 1	29,935
(6)	Calendar Year 2013 Company Net Unearned Premium Reserve 2013 Company IEE, Part II, Line 35, Column 19	10,584
(7)	Calendar Year 2013 Company Net Commissions 2013 Company IEE, Part II, Line 35, Column 23	7,315
(8)	Calendar Year 2013 Company Net Other Acquisition Expenses 2013 Company IEE, Part II, Line 35, Column 27	1,736
(9)	Calendar Year 2013 Company Net Written Premium 2013 Company IEE, Part II, Line 35, Column 1	41,406
(10)	Company Acq. Expenses as a % of Net Earned Premium = [(7) + (8)] / (9)	21.9%
(11)	GAAP Equity in Unearned Premium Reserve = (6) x (10)	2,314
(12)	Calendar Year 2013 Company GAAP Equity = (5) + (11)	32,248
(13)	GAAP to Statutory Adjustment Factor = (12) / (5)	1.08
(14)	Target After-Tax Return on Statutory Surplus = (4) x (13)	11.0%

Notes:

(1), (2) from 2012 NAIC Profitability Analysis.

Exhibit 9, Page 7  
Safeway Insurance  
Private Passenger Auto Liability

Projected Expense Ratios  
(\$000)

	2009		2010		2011		2012		2013		5 Year Total/Average			Selected
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	Avg %	W Avg %	%
(1) Premiums Written	15,560		14,587		17,052		19,104		26,134		92,437			
(2) Premiums Earned	15,340		14,191		16,305		18,275		25,047		89,158			
(3) Commission	3,317	21.3%	3,100	21.3%	3,550	20.8%	3,905	20.4%	5,346	20.5%	19,218	20.9%	20.8%	13.8%
(4) Other Acquisition	489	3.2%	509	3.6%	692	4.2%	751	4.1%	1,084	4.3%	3,525	3.9%	4.0%	4.0%
(5) General Expenses	256	1.7%	235	1.7%	322	2.0%	342	1.9%	419	1.7%	1,574	1.8%	1.8%	1.8%
(6) Taxes, Licenses, Fees	627	4.0%	605	4.1%	654	3.8%	731	3.8%	967	3.7%	3,584	3.9%	3.9%	3.2%
(7) Total Expenses = (3) + (4) + (5) + (6)		30.2%		30.6%		30.9%		30.2%		30.2%		30.4%	30.4%	22.8%
(8) Profit Load														5.0%
(9) Total Expenses & Profit = (7) + (8)														27.8%
(10) Permissible Loss & LAE Ratio = 100% - (9)														72.2%
(11) ULAE	2,678	17.5%	1,684	11.9%	1,686	10.3%	1,950	10.7%	2,297	9.2%	10,295	11.9%	11.5%	12.4%
(12) ALAE	391	2.5%	1,461	10.3%	1,431	8.8%	1,687	9.2%	1,679	6.7%	6,649	7.5%	7.5%	7.5%
(13) Total LAE = (11) + (12)		20.0%		22.2%		19.1%		19.9%		15.9%		19.4%	19.0%	19.9%
(14) Permissible Loss & ALAE Ratio = (10) - (11)														59.8%
(15) Permissible Loss Ratio = (10) - (13)														52.3%

**Notes:**

- (1) from Company 2013, 2012, 2011, 2010 and 2009 IEEs, Part III, Column 1, Line(s) 19.1, 19.2  
(2) from Company 2013, 2012, 2011, 2010 and 2009 IEEs, Part III, Column 3, Line(s) 19.1, 19.2  
(3) from Company 2013, 2012, 2011, 2010 and 2009 IEEs, Part III, Column 23, Line(s) 19.1, 19.2  
(4) from Company 2013, 2012, 2011, 2010 and 2009 IEEs, Part III, Column 27, Line(s) 19.1, 19.2  
(5) from Company 2013, 2012, 2011, 2010 and 2009 IEEs, Part III, Column 29, Line(s) 19.1, 19.2  
(6) from Company 2013, 2012, 2011, 2010 and 2009 IEEs, Part III, Column 25, Line(s) 19.1, 19.2  
(3) and (6) shown as a percent of (1).  
(4) and (5) shown as a percent of (2).  
(11) from Company 2013, 2012, 2011, 2010 and 2009 IEEs, Part III, Column 11, Line(s) 19.1, 19.2  
(12) from Company 2013, 2012, 2011, 2010 and 2009 IEEs, Part III, Column 9, Line(s) 19.1, 19.2

Exhibit 9, Page 8  
Safeway Insurance  
Private Passenger Auto Physical Damage

Projected After-Tax Rate of Return

Operating Return

(1)	Earned Premium	100.0%
(2)	Expected Loss & Loss Adjustment Expenses (Exhibit 9, Page 14)	72.2%
(3)	Commission & Brokerage Fees (Exhibit 9, Page 14)	13.8%
(4)	General & Other Acquisition Expenses (Exhibit 9, Page 14)	5.8%
(5)	Taxes, Licenses & Fees (Exhibit 9, Page 14)	3.2%
(6)	Underwriting Profit Before Federal Income Tax = (1) - (2) - (3) - (4) - (5)	5.0%
(7)	Federal Income Tax on Underwriting Profit = (6) x 35%	1.8%
(8)	Underwriting Profit After Federal Income Tax = (6) - (7)	3.3%
(9)	After-Tax Inv. Income on Policyholder Supplied Funds (Exhibit 9, Page 9)	0.2%
(10)	After-Tax Return from Insurance Operations = (8) + (9)	3.5%

Total Rate of Return

(11)	Premium to Surplus Ratio (Exhibit 9, Page 12)	1.23
(12)	After-Tax Investment Income on Surplus (Exhibit 9, Page 11)	2.1%
(13)	Total After-Tax Rate of Return on Statutory Surplus = (10) x (11) + (12)	6.4%

Exhibit 9, Page 9  
Safeway Insurance  
Private Passenger Auto Physical Damage

Estimated Investment Earnings on Policyholder Supplied Funds  
(\$000)

(A)	Earned Premium		15,884
(B)	Unearned Premium Reserve		
(1)	Average Unearned Premium Reserve		3,213
(2)	Percentage Pre-Paid Expense		19.9%
(a)	Commission & Brokerage Fees (Exhibit 9, Page 14)	13.8%	
(b)	50% of General & Other Acq. Expenses (Exhibit 9, Page 14)	2.9%	
(c)	Taxes, Licenses & Fees (Exhibit 9, Page 14)	3.2%	
(3)	Deduction for Federal Income Taxes Payable		7.0%
(4)	Total Prepaid Expense = (B).(1) x [(B).(2) + (B).(3)]		864
(5)	Portion Subject to Investment Income = (B).(1) - (B).(4)		2,348
(C)	Delayed Remission of Premiums		
(1)	Average Agents' Balance as % of Premium		14.9%
(2)	Total Delayed Remission = (A) x (C).(1)		2,374
(D)	Loss & LAE Reserve		
(1)	Expected Loss & LAE Ratio (Exhibit 9, Page 14)		72.2%
(2)	Expected Losses & LAE = (A) x (D).(1)		11,468
(3)	Reserve to Incurred Ratio		16.0%
(4)	Expected Loss & LAE Reserves = (D).(2) x (D).(3)		1,833
(E)	Policyholder Funds Subject to Investment Income = (B).(5) - (C).(2) + (D).(4)		1,807
(F)	2013 After Tax Rate of Return		2.1%
(G)	Investment Earnings on Policyholder Supplied Funds = (E) x (F)		37
(H)	After-Tax Investment Income on Policyholder Supplied Funds = (G) / (A)		0.2%

Exhibit 9, Page 10  
Safeway Insurance  
Private Passenger Auto Physical Damage

Source Notes for Exhibit 9, Page 9  
(\$000)

<u>Line</u>		
(A)	Calendar Year 2013 Earned Premium 2013 Company IEE, Part III, Column 3, Line(s) 21.1	15,884
(B).(1)	Selected Average Unearned Premium Reserve = (3)	3,213
(1)	Calendar Year 2013 Unearned Premium Reserve 2013 Company IEE, Part III, Column 19, Line(s) 21.1	3,569
(2)	Calendar Year 2012 Unearned Premium Reserve 2012 Company IEE, Part III, Column 19, Line(s) 21.1	2,856
(3)	Indicated Average Unearned Premium Reserve = [(1) x (2)] / 2	3,213
(B).(3)	The Tax Reform Act of 1986 taxes 20% of the unearned premium reserve. At a corporate rate of 35%, this tax equals 7% (=20% x 35%).	
(C).(1)	Selected Agents' Balances = (3)	14.9%
(1)	Calendar Year 2013 Agents' Balances 2013 Company IEE, Part III, Column 22, Line(s) 21.1	15.0%
(2)	Calendar Year 2012 Agents' Balances 2012 Company IEE, Part III, Column 22, Line(s) 21.1	14.9%
(3)	Indicated Agents' Balances = [(1) + (2)] / 2	14.9%
(D).(3)	Selected Reserve to Incurred Ratio = (5)	16.0%
(1)	Calendar Year 2013 Unpaid Loss & LAE 2013 Company IEE, Part III, Columns 13, 15, 17, Line(s) 21.1	2,029
(2)	Calendar Year 2012 Unpaid Loss & LAE 2012 Company IEE, Part III, Columns 13, 15, 17, Line(s) 21.1	1,696
(3)	Average Unpaid Loss & LAE = [(1) + (2)] / 2	1,863
(4)	Calendar Year 2013 Incurred Loss & LAE 2013 Company IEE, Part III, Columns 7, 9, 11, Line(s) 21.1	11,652
(5)	Indicated Reserve to Incurred Ratio = (3) / (4)	16.0%

Exhibit 9, Page 11  
Safeway Insurance  
Private Passenger Auto Physical Damage

Source Notes for Exhibit 9, Page 9 (Continued)  
(\$000)

Line (F)

	(1)	(2)	(3)	(4)
			= 100% - (2)	= (1) x (3)
	2013			2013
Investment Category	Inv. Income Earned	Tax Rate	After-Tax Portion	After-Tax Inv. Income
Taxable Bonds	676	35.00%	65.00%	439
Non-Taxable Bonds	708	5.25%	94.75%	671
Preferred Stocks	0	35.00%	65.00%	0
Common Stocks	0	35.00%	65.00%	0
Common Stocks in Affiliates	0	14.18%	85.83%	0
Cash	0	35.00%	65.00%	0
All Other Investments	0	35.00%	65.00%	0
(5) Total	1,385			1,111
2013 Company Annual Statement, Page 12 - Exhibit of Net Investment Income, Lines 1 to 10, Column 2				
(6) Total Investment Expense	146	35.00%	65.00%	95
2013 Company Annual Statement, Page 12 - Exhibit of Net Investment Income, Line 16				
(7) Net Inv. Income Earned = (5) - (6)	1,239			1,016
(8) Invested Assets as of 12/31/2013				51,985
2013 Company Annual Statement, Page 2, Line 12, Column 3				
(9) Invested Assets as of 12/31/2012				48,876
2013 Company Annual Statement, Page 2, Line 12, Column 4				
(10) Average Invested Assets = [(8) + (9)] / 2				50,431
(11) After-Tax Rate of Return on Invested Assets = (7) / (10)				2.0%

  

	(12)	(13)	(14)	(15)
			= [(12) + (13)] / 2	
Calendar Year	Beginning Invested Assets	Ending Invested Assets	Average Invested Assets	Net Realized Capital Gains
2011	48,372	48,256	48,314	6
2012	48,256	48,876	48,566	(5)
2013	48,876	51,985	50,431	118
Total	145,504	149,117	147,310	119

  

(16) Net Realized Capital Gains Ratio = (15) / (14)	0.1%
(17) Tax Rate on Capital Gains	35.0%
(18) After-Tax Realized Capital Gains = (16) x [100% - (17)]	0.1%
(19) Indicated After-Tax Total Rate of Return = (11) + (18)	2.1%
(20) Selected After-Tax Total Rate of Return	2.1%

**Notes:**

(12) from 2013, 2012, 2011 Company Annual Statements, Page 2, Line 12 (10 in 2012 and 2011) , Column 4  
(13) from 2013, 2012, 2011 Company Annual Statements, Page 2, Line 12 (10 in 2012 and 2011) , Column 3  
(15) from 2013, 2012, 2011 Company Annual Statements, Page 12 - Exhibit of Capital Gains (Losses), Line 10, Column 3

Exhibit 9, Page 12  
Safeway Insurance  
Private Passenger Auto Physical Damage

Premium to Surplus Ratio  
(\$000)

(1)	Calendar Year 2013 Beginning Surplus As Regards Policyholders 2013 Company Annual Statement, Page 3, Line 37, Column 2	30,424
(2)	Calendar Year 2013 Ending Surplus As Regards Policyholders 2013 Company Annual Statement, Page 3, Line 37, Column 1	29,935
(3)	Calendar Year 2013 Average Surplus Level = [(1) + (2)] / 2	30,179
(4)	Calendar Year 2013 Net Written Premiums 2013 Company IEE, Part II, Line 35, Column 1	41,406
(5)	2013 Net Premium to Surplus Ratio = (4) / (3)	1.37
(6)	Calendar Year 2012 Beginning Surplus As Regards Policyholders 2012 Company Annual Statement, Page 3, Line 35, Column 2	31,775
(7)	Calendar Year 2012 Ending Surplus As Regards Policyholders 2012 Company Annual Statement, Page 3, Line 35, Column 1	30,424
(8)	Calendar Year 2012 Average Surplus Level = [(6) + (7)] / 2	31,100
(9)	Calendar Year 2012 Net Written Premiums 2012 Company IEE, Part II, Line 35, Column 1	33,968
(10)	2012 Net Premium to Surplus Ratio = (9) / (8)	1.09
(11)	Average Net Premium to Surplus Ratio = [(5) + (10)] / 2	1.23
(12)	Selected Premium to Surplus Ratio	1.23

Exhibit 9, Page 13  
Safeway Insurance  
Private Passenger Auto Physical Damage

Derivation of After-Tax Target Rate of Return of Statutory Surplus  
(\$000)

<u>After Tax Rate of Return on Net Worth</u>			
	(1) Property/ Casualty Insurance	(2) All Industry Total	(3) [(1) + (2)] / 2 Average
Year			
2003	8.2%	12.6%	10.4%
2004	8.0%	13.9%	11.0%
2005	8.3%	14.9%	11.6%
2006	12.2%	15.4%	13.8%
2007	9.7%	15.2%	12.5%
2008	2.2%	13.1%	7.7%
2009	5.7%	10.5%	8.1%
2010	6.0%	12.7%	9.4%
2011	3.4%	14.3%	8.9%
2012	5.2%	13.4%	9.3%
2003 - 2012	6.9%	13.6%	10.2%
10 Yr x-HILO	6.8%	13.8%	10.1%

(4)	Selected After-Tax Return on GAAP Equity	10.2%
(5)	Calendar Year 2013 Company Ending Surplus As Regards Policyholders 2013 Company Annual Statement, Page 3, Line 37, Column 1	29,935
(6)	Calendar Year 2013 Company Net Unearned Premium Reserve 2013 Company IEE, Part II, Line 35, Column 19	10,584
(7)	Calendar Year 2013 Company Net Commissions 2013 Company IEE, Part II, Line 35, Column 23	7,315
(8)	Calendar Year 2013 Company Net Other Acquisition Expenses 2013 Company IEE, Part II, Line 35, Column 27	1,736
(9)	Calendar Year 2013 Company Net Written Premium 2013 Company IEE, Part II, Line 35, Column 1	41,406
(10)	Company Acq. Expenses as a % of Net Earned Premium = [(7) + (8)] / (9)	21.9%
(11)	GAAP Equity in Unearned Premium Reserve = (6) x (10)	2,314
(12)	Calendar Year 2013 Company GAAP Equity = (5) + (11)	32,248
(13)	GAAP to Statutory Adjustment Factor = (12) / (5)	1.08
(14)	Target After-Tax Return on Statutory Surplus = (4) x (13)	11.0%

Notes:

(1), (2) from 2012 NAIC Profitability Analysis.



Exhibit 9, Page 14  
Safeway Insurance  
Private Passenger Auto Physical Damage

Projected Expense Ratios  
(\$000)

	2009		2010		2011		2012		2013		5 Year Total/Average			Selected
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	Avg %	W Avg %	%
(1) Premiums Written	10,353		10,412		12,096		13,396		16,597		62,854			
(2) Premiums Earned	10,105		10,029		11,587		12,880		15,884		60,485			
(3) Commission	2,207	21.3%	2,216	21.3%	2,542	21.0%	2,768	20.7%	3,389	20.4%	13,122	20.9%	20.9%	13.8%
(4) Other Acquisition	325	3.2%	363	3.6%	491	4.2%	527	4.1%	688	4.3%	2,394	3.9%	4.0%	4.0%
(5) General Expenses	171	1.7%	167	1.7%	229	2.0%	240	1.9%	266	1.7%	1,073	1.8%	1.8%	1.8%
(6) Taxes, Licenses, Fees	417	4.0%	431	4.1%	466	3.9%	516	3.9%	612	3.7%	2,442	3.9%	3.9%	3.2%
(7) Total Expenses = (3) + (4) + (5) + (6)		30.3%		30.7%		31.1%		30.5%		30.1%		30.5%	30.5%	22.8%
(8) Profit Load														5.0%
(9) Total Expenses & Profit = (7) + (8)														27.8%
(10) Permissible Loss & LAE Ratio = 100% - (9)														72.2%
(11) ULAE	1,651	16.3%	1,535	15.3%	1,698	14.7%	1,618	12.6%	1,633	10.3%	8,135	13.8%	13.4%	12.4%
(12) ALAE	(16)	-0.2%	291	2.9%	250	2.2%	249	1.9%	276	1.7%	1,050	1.7%	1.7%	1.7%
(13) Total LAE = (11) + (12)		16.2%		18.2%		16.8%		14.5%		12.0%		15.5%	15.2%	14.1%
(14) Permissible Loss & ALAE Ratio = (10) - (11)														59.8%
(15) Permissible Loss Ratio = (10) - (13)														58.1%

**Notes:**

- (1) from Company 2013, 2012, 2011, 2010 and 2009 IEEs, Part III, Column 1, Line(s) 21.1  
(2) from Company 2013, 2012, 2011, 2010 and 2009 IEEs, Part III, Column 3, Line(s) 21.1  
(3) from Company 2013, 2012, 2011, 2010 and 2009 IEEs, Part III, Column 23, Line(s) 21.1  
(4) from Company 2013, 2012, 2011, 2010 and 2009 IEEs, Part III, Column 27, Line(s) 21.1  
(5) from Company 2013, 2012, 2011, 2010 and 2009 IEEs, Part III, Column 29, Line(s) 21.1  
(6) from Company 2013, 2012, 2011, 2010 and 2009 IEEs, Part III, Column 25, Line(s) 21.1  
(3) and (6) shown as a percent of (1).  
(4) and (5) shown as a percent of (2).  
(11) from Company 2013, 2012, 2011, 2010 and 2009 IEEs, Part III, Column 11, Line(s) 21.1  
(12) from Company 2013, 2012, 2011, 2010 and 2009 IEEs, Part III, Column 9, Line(s) 21.1

Exhibit 10, Page 1  
Safeway Insurance Company of Arkansas  
State of Arkansas  
Personal Auto Liability & Physical Damage  
Proposed Change By Coverage

Proposed Changes

	<u>BI</u>	<u>PD</u>	<u>PIP-EM</u>	<u>UMBI</u>	<u>UMPD</u>	<u>UNBI</u>	<u>CP</u>	<u>CL</u>
(1) Territory Base Rates	11.3%	11.8%	12.3%	10.5%	0.0%	0.0%	0.0%	0.0%
(2) Driver Class Factors	2.7%	2.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(7) Overall Change	14.3%	14.8%	12.3%	10.5%	0.0%	0.0%	0.0%	0.0%

Exhibit 10, Page 2  
Safeway Insurance Company of Arkansas  
State of Arkansas  
Personal Auto Liability & Physical Damage

6-Month Base Rate Change

Territory	<u>Bodily Injury</u>				<u>Property Damage</u>			
	Distribution	Current Rate	New Rate	Percentage Change	Distribution	Current Rate	New Rate	Percentage Change
1	1.3%	90	90	0.0%	1.3%	76	76	0.0%
2	0.3%	90	90	0.0%	0.3%	76	76	0.0%
3	0.0%	90	90	0.0%	0.0%	76	76	0.0%
4	0.1%	92	97	5.4%	0.1%	78	82	5.1%
5	0.0%	93	93	0.0%	0.0%	80	80	0.0%
6	4.3%	96	101	5.2%	4.3%	81	86	6.2%
7	2.3%	92	101	9.8%	2.3%	78	86	10.3%
8	6.4%	92	124	34.8%	6.4%	78	106	35.9%
9	0.0%	96	96	0.0%	0.0%	81	81	0.0%
10	0.1%	96	101	5.2%	0.1%	81	86	6.2%
11	0.1%	98	101	3.1%	0.1%	84	86	2.4%
12	0.0%	96	96	0.0%	0.0%	81	81	0.0%
13	2.5%	98	116	18.4%	2.5%	83	98	18.1%
14	7.0%	95	105	10.5%	6.9%	80	89	11.3%
15	6.1%	98	98	0.0%	6.1%	83	83	0.0%
16	0.1%	98	98	0.0%	0.1%	83	83	0.0%
17	3.4%	102	116	13.7%	3.4%	86	99	15.1%
18	0.5%	95	95	0.0%	0.5%	80	80	0.0%
19	0.3%	98	98	0.0%	0.3%	83	83	0.0%
20	0.2%	97	97	0.0%	0.2%	83	83	0.0%
21	0.3%	99	99	0.0%	0.3%	85	85	0.0%
22	0.5%	101	101	0.0%	0.5%	86	86	0.0%
23	0.0%	103	103	0.0%	0.0%	87	87	0.0%
24	0.7%	105	116	10.5%	0.7%	89	98	10.1%
25	0.2%	105	105	0.0%	0.2%	90	90	0.0%
26	0.1%	106	106	0.0%	0.1%	90	90	0.0%
27	0.2%	105	120	14.3%	0.2%	90	103	14.4%
28	0.1%	106	106	0.0%	0.1%	91	91	0.0%
29	9.4%	116	120	3.4%	9.4%	99	103	4.0%
30	3.5%	113	126	11.5%	3.5%	97	107	10.3%
31	5.7%	114	126	10.5%	5.8%	98	108	10.2%
32	12.8%	112	121	8.0%	12.8%	95	104	9.5%
33	0.3%	116	120	3.4%	0.3%	99	103	4.0%
34	0.7%	110	119	8.2%	0.7%	94	101	7.4%
35	0.8%	119	124	4.2%	0.8%	101	106	5.0%
36	12.7%	127	141	11.0%	12.7%	108	121	12.0%
37	9.3%	124	152	22.6%	9.3%	106	130	22.6%
38	1.4%	124	145	16.9%	1.4%	106	123	16.0%
39	0.2%	124	131	5.6%	0.2%	106	112	5.7%
40	1.0%	173	200	15.6%	1.0%	147	171	16.3%
41	0.6%	162	162	0.0%	0.6%	138	138	0.0%
42	4.6%	173	190	9.8%	4.6%	147	161	9.5%
Total/Ave.	100.0%			11.3%	100.0%			11.8%

Exhibit 10, Page 3  
Safeway Insurance Company of Arkansas  
State of Arkansas  
Personal Auto Liability & Physical Damage

6-Month Base Rate Change

Territory	Medical/Hospital Benefits				Uninsured Motorist - Bodily Injury/Property Damage			
	Distribution	Current Rate	New Rate	Percentage Change	Distribution	Current Rate	New Rate	Percentage Change
1	0.4%	60	60	0.0%	0.7%	70	70	0.0%
2	1.0%	60	60	0.0%	0.2%	70	70	0.0%
3	0.0%	60	60	0.0%	0.1%	70	70	0.0%
4	0.0%	60	60	0.0%	0.0%	70	70	0.0%
5	0.0%	60	60	0.0%	0.0%	70	70	0.0%
6	4.0%	60	60	0.0%	4.4%	70	70	0.0%
7	1.6%	60	60	0.0%	0.9%	70	70	0.0%
8	15.0%	60	72	20.0%	15.9%	70	82	17.1%
9	0.0%	60	60	0.0%	0.0%	70	70	0.0%
10	1.0%	60	60	0.0%	0.2%	70	70	0.0%
11	0.0%	60	60	0.0%	0.1%	70	70	0.0%
12	0.0%	60	60	0.0%	0.0%	70	70	0.0%
13	5.3%	60	72	20.0%	3.1%	70	70	0.0%
14	7.2%	60	72	20.0%	6.3%	70	70	0.0%
15	6.0%	60	60	0.0%	5.2%	70	70	0.0%
16	0.5%	60	60	0.0%	0.2%	70	70	0.0%
17	2.7%	60	60	0.0%	5.5%	70	70	0.0%
18	0.0%	60	60	0.0%	0.6%	70	70	0.0%
19	0.3%	60	60	0.0%	0.1%	70	70	0.0%
20	0.3%	60	60	0.0%	0.3%	70	70	0.0%
21	0.0%	60	60	0.0%	0.1%	70	70	0.0%
22	0.0%	60	60	0.0%	0.3%	70	70	0.0%
23	0.0%	60	60	0.0%	0.0%	70	70	0.0%
24	0.5%	60	60	0.0%	0.7%	70	70	0.0%
25	0.0%	60	60	0.0%	0.2%	70	70	0.0%
26	0.4%	60	60	0.0%	0.1%	70	70	0.0%
27	0.0%	60	60	0.0%	0.0%	70	70	0.0%
28	0.0%	60	60	0.0%	0.2%	70	70	0.0%
29	11.3%	60	72	20.0%	8.1%	70	82	17.1%
30	4.7%	60	60	0.0%	5.2%	70	70	0.0%
31	4.8%	60	60	0.0%	4.0%	70	70	0.0%
32	8.8%	60	72	20.0%	8.4%	70	70	0.0%
33	0.0%	60	60	0.0%	0.2%	70	70	0.0%
34	0.0%	60	60	0.0%	0.8%	70	70	0.0%
35	0.1%	60	60	0.0%	1.0%	70	70	0.0%
36	13.1%	60	72	20.0%	11.1%	70	82	17.1%
37	1.8%	60	60	0.0%	10.4%	70	70	0.0%
38	2.4%	60	60	0.0%	1.0%	70	70	0.0%
39	0.0%	60	60	0.0%	0.0%	70	70	0.0%
40	2.6%	70	72	2.9%	0.4%	80	80	0.0%
41	0.0%	70	72	2.9%	0.4%	80	80	0.0%
42	4.1%	70	72	2.9%	3.7%	80	80	0.0%
Total/Ave.	100.0%			12.3%	100.0%			6.0%

All territory examples use the following attributes:

BI/PD: 25/50/25
UMBI/PD: 25/50/25
Class: 1A
Rated: MF40
Spouse: MM40
Points: 0
Prior Ins: no
Mo Licnd: 293
Mo Licnd TX: 293
Employed: Yes
Employed Time 36 months
Residence: Apartment
Resdnce Stat: Rent
Mo @ resdnce: 36 months
Veh Make: Impala LS
Veh Model: Chevrolet
Veh VIN: 2G1WA5EK0A
Veh Age: 5 (2010)
Veh Symbol: 12 (17/17)
Veh MSRP: 23,890
Veh ACV: 15,000
Anti-Theft: Level 1
Leased: no
Miles to Work: 10
Annual Miles: 12,000
Usage: Work/School
PIF: no
Term: 6 mo
Ins Score: Average

Bodily Injury/Property Damage										
Territory	Safeway Current	Safeway - Proposed	Alfa Specialty	Am Underwriters	Equity Ins	Four Corners	Hallmark 612	Insuremax	Proposed Rate Change	Safeway Proposed Rank (1)=Lowest
1	166	166	295	215	186	202	260	225	0.0%	1
2	166	166	278	227	186	171	253	241	0.0%	1
3	166	166	271	209	186	169	248	242	0.0%	1
4	170	179	334	216	186	176	277	456	5.3%	2
5	173	173	271	205	186	169	248	242	0.0%	2
6	177	187	302	235	196	174	267	243	5.6%	2
7	170	187	283	227	189	168	264	242	10.0%	2
8	170	230	319	234	194	187	268	296	35.3%	3
9	177	177	303	236	187	163	267	218	0.0%	2
10	177	187	367	269	207	247	268	257	5.6%	1
11	182	187	345	269	201	163	293	290	2.7%	2
12	177	177	291	216	187	163	268	223	0.0%	2
13	181	214	319	244	190	192	269	219	18.2%	3
14	175	194	328	226	190	167	266	261	10.9%	3
15	181	181	308	222	190	178	261	237	0.0%	2
16	181	181	318	228	190	190	268	209	0.0%	1
17	188	215	323	224	190	185	263	230	14.4%	3
18	175	175	358	235	190	207	268	247	0.0%	1
19	181	181	271	216	190	169	255	242	0.0%	2
20	180	180	293	230	191	173	255	345	0.0%	2
21	184	184	293	236	184	173	259	262	0.0%	2
22	187	187	334	235	183	173	260	284	0.0%	3
23	190	190	275	212	199	173	249	232	0.0%	2
24	194	214	335	246	203	206	272	267	10.3%	3
25	195	195	338	246	203	198	290	504	0.0%	1
26	196	196	319	298	193	192	271	228	0.0%	3
27	195	223	328	294	193	182	267	293	14.4%	3
28	197	197	374	269	193	182	309	317	0.0%	3
29	215	223	403	227	223	209	316	426	3.7%	2
30	210	233	316	249	222	183	275	333	11.0%	3
31	212	234	389	296	226	219	289	304	10.4%	3
32	207	225	340	249	223	194	281	339	8.7%	3
33	215	223	328	249	223	167	273	244	3.7%	2
34	204	220	271	295	252	169	289	242	7.8%	2
35	220	230	295	328	252	204	290	228	4.5%	3
36	235	262	443	319	248	235	317	523	11.5%	3
37	230	282	384	328	252	219	315	557	22.6%	3
38	230	268	420	249	329	277	329	305	16.5%	2
39	230	243	383	310	283	249	305	304	5.7%	1
40	320	371	434	429	329	289	365	446	15.9%	4
41	300	300	500	429	329	305	308	318	0.0%	1
42	320	351	503	429	331	307	366	552	9.7%	3

All territory examples use the following attributes:

BI/PD: 25/50/25
UMBI/PD: 25/50/25
Class: 1A
Rated: MF40
Spouse: MM40
Points: 0
Prior Ins: no
Mo Licnd: 293
Mo Licnd TX: 293
Employed: Yes
Employed Time: 36 months
Residence: Apartment
Resdnce Stat: Rent
Mo @ resdnce: 36 months
Veh Make: Impala LS
Veh Model: Chevrolet
Veh VIN: 2G1WA5EK0A
Veh Age: 5 (2010)
Veh Symbol: 12 (17/17)
Veh MSRP: 23,890
Veh ACV: 15,000
Anti-Theft: Level 1
Leased: no
Miles to Work: 10
Annual Miles: 12,000
Usage: Work/School
PIF: no
Term: 6 mo
Ins Score: Average

Uninsured Motorist - Bodily Injury/ Property Damage								
Territory	Safeway - Proposed	Alfa Specialty	Am Underwriters	Equity Ins	Four Corners	Hallmark 612	Insuremax	Safeway Rank (1)=Lowest
1	70	121	49	78	63	77	87	3
2	70	118	49	78	63	75	84	3
3	70	116	49	78	63	74	84	3
4	70	133	49	78	66	78	154	3
5	70	116	49	78	63	74	84	3
6	70	117	49	87	66	78	93	3
7	70	113	49	81	64	77	94	3
8	82	121	49	86	68	78	105	4
9	70	121	49	78	66	78	84	3
10	70	122	49	102	74	78	89	2
11	70	122	49	95	71	83	94	2
12	70	121	49	78	64	78	84	3
13	70	114	49	78	68	78	84	3
14	70	121	49	78	67	78	95	3
15	70	119	49	78	68	77	89	3
16	70	121	49	78	68	78	84	3
17	70	119	49	78	69	77	86	3
18	70	122	49	78	70	79	87	2
19	70	116	49	78	63	76	84	3
20	70	123	49	80	63	71	127	3
21	70	123	49	80	63	75	101	3
22	70	133	49	80	65	74	99	3
23	70	117	49	79	65	75	84	3
24	70	132	49	80	67	78	93	3
25	70	132	49	80	67	80	173	3
26	70	114	49	81	68	78	85	3
27	70	121	49	81	69	78	105	3
28	70	121	49	81	74	87	115	2
29	82	123	49	80	72	89	143	4
30	70	126	49	80	66	78	111	3
31	70	124	49	80	70	82	106	2
32	70	118	49	80	68	78	115	3
33	70	121	49	80	67	77	85	3
34	70	116	49	86	63	81	84	3
35	70	121	49	86	63	84	84	3
36	82	127	49	82	88	91	198	2
37	70	122	49	86	76	85	186	2
38	70	132	49	86	79	87	97	2
39	70	127	49	83	76	87	93	2
40	80	132	49	86	78	93	139	3
41	80	133	49	86	83	84	98	2
42	80	135	49	86	83	94	176	2

Exhibit 10, Page 6  
Safeway Insurance Company  
State of Arkansas  
Derivation of Territory Relativities

Medical Payments

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Current Territory	2013-2014 Earned Premium	2013-2014 Incurred Loss	Loss Ratio	Indicated Relativity	Balanced Indicated Change	Current Base Rates	Proposed Base Rates	Rate Change
1	64	0	0%	0.000	-100.0%	60	60	0.0%
2	167	0	0%	0.000	-100.0%	60	60	0.0%
3	0	0	0%	0.000	-100.0%	60	60	0.0%
4	0	0	0%	0.000	-100.0%	60	60	0.0%
5	0	0	0%	0.000	-100.0%	60	60	0.0%
6	761	0	0%	0.000	-100.0%	60	60	0.0%
7	235	0	0%	0.000	-100.0%	60	60	0.0%
8	2,619	12,520	478%	1.413	337.2%	60	72	20.0%
9	0	0	0%	0.000	-100.0%	60	60	0.0%
10	93	0	0%	0.000	-100.0%	60	60	0.0%
11	0	0	0%	0.000	-100.0%	60	60	0.0%
12	0	0	0%	0.000	-100.0%	60	60	0.0%
13	905	4,004	442%	1.307	304.4%	60	72	20.0%
14	1,329	5,000	376%	1.112	243.9%	60	72	20.0%
15	1,315	0	0%	0.000	-100.0%	60	60	0.0%
16	113	0	0%	0.000	-100.0%	60	60	0.0%
17	415	0	0%	0.000	-100.0%	60	60	0.0%
18	0	0	0%	0.000	-100.0%	60	60	0.0%
19	60	0	0%	0.000	-100.0%	60	60	0.0%
20	11	0	0%	0.000	-100.0%	60	60	0.0%
21	0	0	0%	0.000	-100.0%	60	60	0.0%
22	7	0	0%	0.000	-100.0%	60	60	0.0%
23	0	0	0%	0.000	-100.0%	60	60	0.0%
24	113	0	0%	0.000	-100.0%	60	60	0.0%
25	0	0	0%	0.000	-100.0%	60	60	0.0%
26	43	0	0%	0.000	-100.0%	60	60	0.0%
27	0	0	0%	0.000	-100.0%	60	60	0.0%
28	0	0	0%	0.000	-100.0%	60	60	0.0%
29	2,091	5,000	239%	0.707	118.6%	60	72	20.0%
30	846	0	0%	0.000	-100.0%	60	60	0.0%
31	1,202	0	0%	0.000	-100.0%	60	60	0.0%
32	1,597	6,252	391%	1.157	257.9%	60	72	20.0%
33	(5)	0	0%	0.000	-100.0%	60	60	0.0%
34	0	0	0%	0.000	-100.0%	60	60	0.0%
35	18	0	0%	0.000	-100.0%	60	60	0.0%
36	2,459	22,591	919%	2.715	740.2%	60	72	20.0%
37	573	0	0%	0.000	-100.0%	60	60	0.0%
38	522	0	0%	0.000	-100.0%	60	60	0.0%
39	0	0	0%	0.000	-100.0%	60	60	0.0%
40	517	0	0%	0.000	-100.0%	70	72	2.9%
41	0	0	0%	0.000	-100.0%	70	72	2.9%
42	766	8,374	1093%	3.229	899.1%	70	72	2.9%
<b>Total/Avg.</b>	<b>18,839</b>	<b>63,741</b>	<b>338%</b>	<b>100.0%</b>	<b>209.4%</b>			

Notes:

- Columns (1) through (3) are based on data from the client evaluated as of 6/30/2014.
- Column (3) is (2) / (1)
- Column (4) is the relativity of the loss ratios in column (3) to the total loss ratio in column (3)
- Column (5) is balanced to the indication.
- Column (8) is (7) / (6)

Exhibit 10, Page 7  
Safeway Insurance Company of Arkansas  
State of Arkansas  
Personal Auto Liability & Physical Damage

Class Factor Changes

Current Class	<u>Bodily Injury Property Damage</u>			
	Estimated Distribution	Current Factor	New Factor	Percentage Change
1A	16.1%	1.00	1.00	0.0%
1B	24.1%	1.12	1.20	7.1%
1B1	7.9%	1.04	1.06	1.9%
1B2	3.7%	1.08	1.08	0.0%
1B3	0.5%	1.30	1.30	0.0%
1B4	0.5%	1.40	1.40	0.0%
1S	3.5%	1.00	1.00	0.0%
1S1	1.2%	1.08	1.08	0.0%
1S2	0.2%	1.30	1.30	0.0%
1S3	0.1%	1.40	1.40	0.0%
2A1	0.0%	3.00	3.00	0.0%
2A2	0.3%	2.25	2.25	0.0%
2B1	3.5%	2.00	2.00	0.0%
2B2	2.7%	1.80	1.90	5.6%
2C1	2.8%	4.50	4.50	0.0%
2C2	5.1%	3.05	3.20	4.9%
2D1	2.3%	3.15	3.15	0.0%
2D2	3.8%	2.62	2.62	0.0%
2E	4.0%	1.40	1.45	3.6%
2F1	4.0%	1.75	1.75	0.0%
2F2	3.4%	1.50	1.60	6.7%
2G	4.8%	1.35	1.35	0.0%
2H1	0.5%	1.55	1.65	6.5%
2H2	0.5%	1.40	1.40	0.0%
2J	1.7%	1.12	1.12	0.0%
2K	1.5%	1.10	1.12	1.8%
2L1	0.1%	2.30	2.30	0.0%
2L2	0.3%	1.60	1.60	0.0%
2M1	0.5%	1.26	1.26	0.0%
2M2	0.5%	1.20	1.22	1.7%
3	0.0%	1.30	1.30	0.0%
Total/Ave.	100.0%			2.7%



All examples use the following attributes:

BI/PD: 25/50/25
Zip: 72401
City: Jonesboro
County: Graighead
Population: 53767
Terr: 32
Class: <i>running</i>
Rated: <i>running</i>
Spouse: yes if married
Points: 0
Prior Ins: no
Mo Licnd: (age-16)*12+5
Mo Licnd TX: (age-16)*12+5
Employed: Yes
Employed Time 36 months
Residence: Apartment
Resdnce Stat: Rent
Mo @ resdnce: 36 months
Veh Make: Impala LS
Veh Model: Chevrolet
Veh VIN: 2G1WA5EK0A
Veh Age: 5 (2010)
Veh Symbol: 12 (17/17)
Veh MSRP: 23,890
Veh ACV: 15,000
Anti-Theft: Level 1
Leased: no
Miles to Work: 10
Annual Miles: 12,000
Usage: Work/School
PIF: no
Term: 6 mo
Ins Score: Average

Bodily Injury/Property Damage									Safeway Rank
Class	Safeway Current	Safeway - Proposed	Am Underwriters	Equity Ins	Four Corners	Hallmark 612	Insuremax	Sagamore	(1)=Lowest
1A	1.00	1.00	1.00	1.04	1.00	1.00	1.00	0.97	2
1B	1.12	1.20	1.10	1.25	1.10	1.13	1.14	1.10	6
1B1	1.04	1.06	1.00	1.08	1.00	1.08	1.03	1.06	4
1B2	1.08	1.08	1.10	1.11	1.05	1.13	1.49	1.05	3
1B3	1.30	1.30	1.14	1.43	1.88	1.42	1.85	1.15	3
1B4	1.40	1.40	1.14	1.48	1.88	1.60	1.96	1.48	2
1S	1.00	1.00	0.95	1.11	0.95	1.02	0.97	0.90	5
1S1	1.08	1.08	1.10	1.16	1.19	1.10	1.49	0.94	2
1S2	1.30	1.30	1.14	1.48	1.83	1.48	1.80	1.06	3
1S3	1.40	1.40	1.14	1.48	1.83	1.70	1.96	1.58	2
2A1	3.00	3.00	2.40	2.99	5.67	2.94	-	2.84	5
2A2	2.25	2.25	2.00	2.20	2.77	2.13	2.58	1.88	5
2B1	2.00	2.00	2.00	2.00	2.24	2.11	2.33	1.61	2
2B2	1.80	1.90	2.00	1.88	1.90	1.65	1.90	1.32	4
2C1	4.50	4.50	3.75	4.78	7.75	4.40	-	3.62	4
2C2	3.05	3.20	3.00	3.26	3.38	3.12	3.29	2.28	4
2D1	3.15	3.15	2.05	3.12	6.71	3.26	-	2.81	4
2D2	2.62	2.62	2.05	2.55	2.88	2.49	2.77	1.74	5
2E	1.40	1.45	1.45	1.45	1.33	1.31	1.31	1.28	5
2F1	1.75	1.75	1.55	1.73	2.04	1.75	1.93	1.46	4
2F2	1.50	1.60	1.55	1.59	1.52	1.38	1.55	1.32	7
2G	1.35	1.35	1.20	1.30	1.27	1.24	1.23	1.15	7
2H1	1.55	1.65	1.50	1.54	1.72	1.74	1.91	1.37	4
2H2	1.40	1.40	1.50	1.48	1.45	1.35	1.50	1.24	3
2J	1.12	1.12	1.10	1.11	1.10	1.11	1.13	1.07	6
2K	1.10	1.12	1.00	1.11	1.10	1.06	1.03	1.07	7
2L1	2.30	2.30	1.20	2.51	4.33	2.58	-	2.16	3
2L2	1.60	1.60	1.20	1.57	1.88	1.55	1.84	1.53	5
2M1	1.26	1.26	1.18	1.28	1.36	1.29	1.56	1.37	2
2M2	1.20	1.22	1.18	1.23	1.21	1.2	1.2	1.24	5
3	1.30	1.30	-	-	-	-	-	-	-

Note:

Class 3 is business use with driver Age 30 and above. No factor change.

Exhibit 10, Page 9  
Safeway Insurance Company of Arkansas  
State of Arkansas  
Personal Auto Liability & Physical Damage

Proposed Changes

Class Factor Changes

Class	<u>Bodily Injury Property Damage</u>					
	BIPD					
	Distribution	Loss Ratio	Indicated Change	Current Factor	Proposed Factor	Percent Change
1A	16.1%	73.8%	12.9%	1.00	1.00	0.0%
1B	24.1%	142.4%	24.9%	1.12	1.20	7.1%
1B1	7.9%	129.7%	22.7%	1.04	1.06	1.9%
1B2	3.7%	60.8%	10.6%	1.08	1.08	0.0%
1B3	0.5%	-52.0%	-9.1%	1.30	1.30	0.0%
1B4	0.5%	52.4%	9.2%	1.40	1.40	0.0%
1S	3.5%	126.7%	22.2%	1.00	1.00	0.0%
1S1	1.2%	58.6%	10.3%	1.08	1.08	0.0%
1S2	0.2%	38.4%	6.7%	1.30	1.30	0.0%
1S3	0.1%	0.0%	0.0%	1.40	1.40	0.0%
2A1	0.0%	0.0%	0.0%	3.00	3.00	0.0%
2A2	0.3%	266.5%	46.6%	2.25	2.25	0.0%
2B1	3.5%	35.1%	6.1%	2.00	2.00	0.0%
2B2	2.7%	283.7%	49.6%	1.80	1.90	5.6%
2C1	2.8%	2.8%	0.5%	4.50	4.50	0.0%
2C2	5.1%	98.9%	17.3%	3.05	3.20	4.9%
2D1	2.3%	52.4%	9.2%	3.15	3.15	0.0%
2D2	3.8%	118.6%	20.7%	2.62	2.62	0.0%
2E	4.0%	89.2%	15.6%	1.40	1.45	3.6%
2F1	4.0%	79.4%	13.9%	1.75	1.75	0.0%
2F2	3.4%	192.8%	33.7%	1.50	1.60	6.7%
2G	4.8%	106.0%	18.5%	1.35	1.35	0.0%
2H1	0.5%	73.2%	12.8%	1.55	1.65	6.5%
2H2	0.5%	16.2%	2.8%	1.40	1.40	0.0%
2J	1.7%	32.2%	5.6%	1.12	1.12	0.0%
2K	1.5%	169.9%	29.7%	1.10	1.12	1.8%
2L1	0.1%	0.0%	0.0%	2.30	2.30	0.0%
2L2	0.3%	11.0%	1.9%	1.60	1.60	0.0%
2M1	0.5%	0.0%	0.0%	1.26	1.26	0.0%
2M2	0.5%	249.1%	43.6%	1.20	1.22	1.7%
3	N/a	N/a	N/a	1.30	1.30	0.0%
Total	100.0%	108.7%	19.0%			2.7%
Percentage of Overall Premium						25.5%

Note:

1. Distribution is based on written premium from the period 1/1/2014 to 6/30/14.
2. Loss Ratio based on combined coverages.
3. Indicated change based on loss ratio relativity times credibility weighted BIPD indic.
4. Class 3 is business use with driver Age 30 and above. No factor change.



**SAFEWAY INSURANCE**  
Keeping Promises.™

# ***SAFEWAY INSURANCE COMPANY OF ARKANSAS***

## ***UNDERWRITING GUIDE***

Effective Date(s):

October 15, 2014 for new business

November 1, 2014 for renewal business  
February 15, 2013 for new business

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# Safeway Insurance Company of Arkansas

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## **Safeway Insurance Company of Arkansas**

### **Directory**

Office Address:  
200 W. Congress Street  
Suite 850  
Lafayette, LA 70501

Mailing Address:  
P.O. Drawer 92010  
Lafayette, LA 70509

### **Claims & Underwriting Phone Numbers:**

Office:	(337) 291-2510
Claims Fax:	(877) 323-8061
Underwriting Fax:	(877) 323-8063
Toll Free:	(800) 252-3251
Automated Line:	(800) 575-7951
Email Photos only:	arsafeimage@safewayins.com
Email questions to:	service-ar@safewayins.com

# Underwriting Guide

## General Rules and Regulations

1. All applications must be submitted on **Safeway of Arkansas** approved applications and must be completed in their entirety.
2. The application becomes a part of the policy. Errors and Omissions may result in denial of coverage and the policy may be considered null and void.
3. No flat cancellations will be allowed on any policies returned after the inception date. All cancellation requests must indicate reason for cancellation.
4. Cancellations will be computed pro-rata. Cancellations by insured request will be assessed a \$30.00 cancellation fee.
5. When checks are returned for Non-Sufficient Funds or when an Auto-Pay payment is rejected, a notice of cancellation will be issued. A \$25.00 NSF fee must be paid prior to reinstatement of the policy. If your initial premium payment is by check, draft, or any remittance other than cash, coverage under this policy is conditioned upon the check, draft, or remittance being honored upon presentment. If the check, draft, or remittance is not honored upon presentment, this policy may, at our option, be deemed void from its inception.
6. No towing coverage will be afforded on vehicles more than 15 years old on new applications or renewals, and the vehicle must have physical damage coverage.
7. A CLUE with Additional Driver Report and/or an MVR will be obtained by the company on every risk. Please encourage the applicant to fully disclose his or her driving record to avoid the need for premium adjustments or cancellations.
8. Any unearned premium of \$5.00 or less will not be returned unless a written request is received from the named insured.
9. Policies with out of state addresses will be rated using territory 34 rates and will be either cancelled or issued a non-renewal.
10. Drivers with an international driver's license will be rated with 4 points.
11. No rental reimbursement coverage will be afforded on vehicles without physical damage coverage.
12. Agents are responsible for retaining and safeguarding all signed paperwork.

## Binding Authority

**Applicable to new business, renewals and endorsements; a risk may be bound, if it is not on our exclusion list, provided:**

1. It is effective no earlier than the time and date that the application is signed by the applicant and the agent;
2. Applications, endorsements and payments must be uploaded to Safeway. The required documentation must be submitted to Safeway within seven (7) days. Required documents are as follows: Auto Pay Authorization Forms, [Photos](#), Discount Documentation and Accident Not at Fault Documents.
3. If extenuating circumstances occur, any application, endorsement or payment that could not be uploaded must be mailed to Safeway within two (2) working days of the effective date. The envelope containing the application/endorsement/payment must be postmarked by the U.S. Post Office within two (2) working days of the effective date.
4. The application/endorsement is completed correctly and indicates the coverages requested;
5. It involves a type of vehicle, coverage, and risk, for which a premium rate is established.

If the application, renewal or endorsement does not contain an effective date, coverage will start no earlier than 12:01 A.M. the day **after** the POST OFFICE postmark.

## Incomplete Applications

1. Incomplete applications will be processed and immediately cancelled with a 20-day notice or non-renewed with at least a 30-day notice, whichever is appropriate.
2. The **producer** is responsible for insuring the application is complete and the correct premium is uploaded and/or attached.

## Exclusions

1. Vehicles making regular and frequent trips beyond a 50-mile radius
2. Trucks hauling gasoline, fuel oil, liquefied petroleum, gas or explosives.
3. Taxi-cabs, public and private livery cars, emergency vehicles, racing vehicles, driver training cars, mail, newspaper, collection or delivery vehicles.
4. All vehicles identified in the prohibited list.
5. Vehicles garaged away from the residence a substantial part of the time.
6. Unlicensed drivers.
7. Applicants without a valid Arkansas or International driver's license number.
8. Any driver with points in excess of 11 as new or renewal business.
9. Any flatbed trucks or pick-up trucks equipped with power or manual winch or fifth wheel.
10. Policies with more than one vehicle not assigned to a primary operator i.e., 1 driver with 3 vehicles is not acceptable.
11. Vehicles with weight of 2000 pounds or less.

**Every situation cannot be addressed completely. Safeway Insurance Company of Arkansas reserves the right of final determination on the acceptability of all risks.**

## Direct Bill Six-Month Policy Plan

The six-month policy plan is offered either as pay-in-full or with installments.

Fees are fully earned.

1. Remit full payment plus a \$30.00 policy fee with the application.
2. 20% down payment installment plan:
  - (A) Remit 20% of the gross premium, plus a \$10.00 policy fee with the application.
  - (B) The insured will be direct billed the balance in five (5) ~~equal~~ installments with the first bill due twenty-four (24) days after the inception date. The second installment will be due one calendar month after the first installment due date and the remaining installments will be due each month on the same calendar day as the second installment.
  - (C) Each installment will include a \$10.00 fee (\$6.00 installment fee/\$4.00 policy fee).
3. 25% down payment installment plan:
  - (A) Remit 25% of the gross premium, plus a \$10.00 policy fee with the application.
  - (B) The insured will be direct billed the balance in four (4) ~~equal~~ installments with the first bill due thirty (30) days after the inception date. The second installment will be due one calendar month after the first installment due date and the remaining installments will be due each month on the same calendar day as the second installment.
  - (C) Each installment will include an \$11.00 fee (\$6.00 installment fee/\$5.00 policy fee).
4. 16.67% down payment installment plan with mandatory Auto-pay:
  - (A) Remit 16.67% of the gross premium, plus a \$10.00 policy fee with the application.
  - (B) The insured will be swept the balance in five (5) ~~equal~~ installments due every 30 days.
  - (C) Each installment will include a \$10.00 fee (\$6.00 installment fee/\$4.00 policy fee).
5. 16.67% down payment installment plan with NON Auto-pay:
  - (A) Remit 16.67% of the gross premium, plus a \$10.00 policy fee with the application.
  - (B) The insured will be direct billed the balance in five (5) ~~equal~~ installments with the first bill due eighteen (18) days after the inception date. Remaining installments will be due each month on the same calendar day as the first installment.
  - (C) Each installment will include a \$10.00 fee (\$6.00 installment fee/\$4.00 policy fee).



## Direct Bill Six-Month Policy Plan

*(Continued)*

1. A \$5.00 Late Fee applies to all payments postmarked or uploaded after the Payment Due Date.

**There is no grace period!!!**

**All payments received in the agent's office are required to be uploaded however,**

1. If the payment is not uploaded by the agent, installments accepted in the agent's office must include the date and time the installment was received by the agent for coverage to be bound. If the date and time the installment was received is not submitted, the policy will be reinstated as of 12:01 A.M. the date following the date of the Post Office postmark on the envelope with a lapse in coverage.
2. Installments mailed directly by the insured on expired or cancelled policies will be reinstated on the date following the Post Office postmark on the envelope at 12:01 A.M.
3. Policies expired or cancelled for more than thirty (30) days **must be rewritten**.

### Endorsements

1. Submit a completed endorsement request form for any changes to an existing policy.
2. Named Insured must sign all endorsement request forms.
3. Physical damage coverage must be submitted with a properly completed and signed inspection report [and photos](#).
4. Endorsements generating additional premium due should be paid at the time endorsement is uploaded.
5. After an endorsement is processed on an Auto-Pay payment plan policy, the sweep amount may change and the amount needed to place the policy back on track will be swept.

## Direct Bill Six-Month Policy Plan

*(Continued)*

### Renewal Procedures

A renewal payment notice will be sent to the insured and the agent at least thirty (30) days prior to the expiration of the policy.

1. A \$5.00 lapse fee applies to all payments postmarked or uploaded on or after the expiration date.
2. Auto-Pay renewal payments will be swept on the due date.

**There is no grace period!!!**

**All renewal payments received in the agent's office are required to be uploaded however,**

3. If the renewal payment is not uploaded by the agent, renewal payments that are accepted in the agent's office must include the date and time the renewal payment was received by the agent for coverage to be bound. If the date and time the renewal payment was received is not submitted, the policy will become effective as of 12:01 A.M. the date following the date of the Post Office postmark on the envelope with a lapse in coverage.
4. Renewal payments mailed directly by the insured on expired or cancelled policies will become effective on the date following the Post Office postmark on the envelope at 12:01 A.M.
5. Policies cancelled or expired for more than thirty (30) days **must be rewritten**.

## **Weather Related Restrictions**

No new coverages or increased coverages may be written or bound when any storm warning/watch has been issued by the National Weather Bureau Service within 100 miles of the location of the risk. Binding authority is reinstated 24 hours after the warning/watch has been cancelled by the National Weather Bureau Service.

## **Financial Responsibility Filings**

We will prepare and forward the SR-22 to the state of Arkansas. We will file SR-26's upon cancellation of the policy. A \$20.00 fee for each filing will be charged upon the initial request of the filing and upon each renewal until a request is submitted to remove the filing.

## **Named Non-Owner**

Not written.

## **Exclusion of Driver**

The Exclusion of Named Driver endorsement must be signed and dated by the insured. The exclusion form is required on each person fourteen (14) years of age and older residing with the applicant if not rated as a driver of the vehicle(s).

## **Uninsured/Underinsured Motorist Coverage Rejections**

The insured will be charged for Uninsured Motorist coverages until the properly signed rejection is received. Rejection of the coverage(s) cannot be effective before the date the form was signed.

The insured will be charged for Underinsured Motorist coverage until the properly signed rejection is received. Rejection of the coverage(s) cannot be effective before the date the form was signed.

## **Personal Injury Protection Coverage Rejection**

The insured will be charged for Personal Injury Protection Coverage until the properly signed rejection is received. Rejection of the coverage(s) cannot be effective before the date the form was signed.

## Rating Discounts

### **20% Multi-Vehicle Discount**

A multi-vehicle discount of 20% applies to BI, PD, CP, and CL coverages if two or more vehicles are registered to the named insured and covered on the same policy.

### **5 to 15% Renewal Discount**

If the transfer discount was not applied at inception, a 5% renewal discount will be applied to BI, PD, CP and CL coverages after the first six months of coverage, an additional 5% after twelve months of coverage and an additional 5% after eighteen months of coverage.

### **15% Transfer Discount**

Business transferred from any other carrier to Safeway Insurance Company of Arkansas will receive a transfer discount of 15% to BI, PD, CP and CL coverages if a copy of the expiring policy is attached to the application and is received with no more than a five (5) day lapse.

### **5% College Graduate Discount**

A 5% discount will be given on BI, PD, CP and CL coverage to insureds or drivers under the age of 25 who graduate and have a cumulative grade point average of 3.0 or better. This reduction in premium shall not apply to those insureds or drivers who qualify for a premium reduction due to marriage. Proof of grade point average must accompany the application in order to obtain the discount.

### **5% Defensive Driver Discount**

A 5% discount will be given on BI, PD, CP and CL coverage to insureds age 55 or older that have successfully completed an approved motor vehicle accident prevention course. Proof of certification must accompany the application in order to obtain the discount. This discount is valid for three years from the date the course was successfully completed.

**Maximum discount is 40% per vehicle.**

## Multiple Operators/Multiple Vehicles Rating Procedure

Determine acceptability of automobile and driver (refer to Prohibited Vehicles).

Assign the highest rated operator to the highest rated vehicle, second highest rated driver to the second highest rated vehicle, etc. The highest rated operator refers to the operator whose age, sex, marital status and points develop the highest premium.

**If there are more vehicles than operators, apply the appropriate class(es) on the highest rated vehicle(s) etc., rate the unassigned vehicle(s) at Class 1A, using zero points and apply the multi-vehicle discount.**

Rate on each operator's driving record only. Do **not** add points from the driving record of one operator of a household to the points of another operator.

List and rate all individuals fourteen (14) years of age and older in the household and any other operators (even if they don't drive) on the application.

## Claim Guide

It will be the practice of the company to provide prompt and fair service. To do this, two (2) requirements must be met.

1. In the event of any accident or loss, have the insured, or you as the producer, call us immediately.
2. No repairs or replacements are to be authorized without our approval. This is a violation of the policy and may result in the denial of the loss.

## Risks Requiring Additional Documentation

1. All persons with Epilepsy, Stroke, Heart Disease, Diabetes, Loss of Eye, and/or Cerebral Palsy must submit with the application a Safeway Medical Statement form (as provided as part of the Underwriting Guidelines) signed by a physician.
2. All persons with a loss of limb(s) must submit proof of compensatory vehicle modification. Proof is a written or typed statement signed by the insured.
3. All persons who have attained their seventieth (70<sup>th</sup>) birthday must submit with the application a Safeway Medical Statement form (as provided as part of the Underwriting Guideline) signed by a physician.

## Physical Damage Rules

1. No physical damage coverage written without liability.
2. Comprehensive and collision must be written together.
3. Towing and rental reimbursement coverage will not be afforded on vehicles unless they also have physical damage coverage.
4. Coverage is not available for vehicles older than fifteen (15) years.
5. No vehicles with an ISO symbol of 22 or higher for model years 1990-2010 or an ISO symbol of 46 or higher for model years 2011 and beyond, or cost new over \$40,000.
6. Cellular phones, CB radios and non-factory installed communications equipment are not written.
7. No custom vans.
8. A properly completed and signed inspection report must be retained on all vehicles written with physical damage coverage.
- 8.9. Two clear, color photos of the vehicle must be submitted on all vehicles written with physical damage coverage.
- 9.10. Custom wheels and tires are not covered and cannot be surcharged to provide coverage. In the event of a claim, we will cover the cost of factory wheels only.

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## Symbols

Refer to ISO Manual; use Vehicle Series Rating Symbol (generally 1st column).

## Special Equipment

Any equipment or item(s) listed below will not be covered unless additional physical damage premium is surcharged as follows:

50% Surcharge
All customized vehicles.
Non-standard radio speakers, amplifiers and other sound reproducing equipment; limited to a \$1,500 maximum.

Maximum surcharge applicable under special equipment is 50%, regardless of the number of items of equipment indicated. Surcharge applies only to comprehensive and collision coverage.

## Point Schedule

Count all moving violations and chargeable accidents for the past three years. Use violation date(s) on driving record for violations. For multiple point charges arising out of one occurrence, use only the highest charge involved.

**Do not combine points if there are two or more drivers.**

Chargeable Accidents	Points
1 <sup>st</sup>	4
2 <sup>nd</sup>	5
3 <sup>rd</sup>	Not acceptable

Any accident shall be considered chargeable unless proof is furnished that the applicant was not at-fault. This proof shall be established by a police report, written statement from the other party's insurer, or the applicant's previous insurer showing that the applicant was:

1. Fully reimbursed for all damages;
2. Legally parked when the accident occurred;
3. Lawfully stopped at a stop sign or traffic light when the vehicle was rear-ended;
4. Clearly not at-fault.

When a person is innocent of any negligent or intentional act that was the proximate cause of an accident or injury, the accident is not chargeable, in compliance with Arkansas Code 23-79-152.

## Violations

### MAJOR

Violations	Points
1st and 2 <sup>nd</sup> major	5/each
3rd major	Unacceptable

Driving under the influence of alcohol, drugs, or narcotics  
 Attempting to elude Police  
 Speed contest  
 Hit and run  
 Reckless driving (Includes without due regard, careless, improper, unsafe, and negligent operation of a vehicle).  
 Felony involving use of a motor vehicle  
 Negligent homicide  
 Displaying altered driver's license  
 Unlawful use of driver's license  
 Driving while license is suspended or revoked  
 Failure to yield to emergency vehicles or school bus  
 Refusal of alcohol test (Implied Consent Law)

### MINOR

### Points

Open container, closed container, and other liquor violations not listed as Major	2
Violating driver's license restriction	2
Driving with EXPIRED driver's license	2
No driver's license or failure to display driver's license	2
No motor vehicle liability insurance	2
SR-22 (With violation)	2
All moving violations	1

### NON-CHARGEABLE VIOLATIONS

Headlight/tail light violations  
 Improper or no tag  
 Defective muffler or horn  
 Unnecessary noise  
 Improper parking  
 Negligent collision ticket (only when shown in conjunction with an accident)

Exception: Only 2 non-chargeable violations will be forgiven. All others count as 2 points each.



## Prohibited Vehicles

### Physical Damage

All model year vehicles older than fifteen (15) years are unacceptable. Also, any vehicles with an ISO symbol of 22 or higher for model years 1990-2010 or an ISO symbol of 46 or higher for model years 2011 and beyond, or cost new over \$40,000 are not acceptable.

Note: Every year on October 1st, the age of the vehicle moves up by one (1) year.

<b>Prohibited</b>
The following vehicles are not acceptable for any coverages.
<b>Chevrolet Corvette</b>
<b>Dodge Viper</b>
<b>Ferrari (All)</b>
<b>Ford Mustang GT</b>
<b>Mitsubishi 3000 GT</b>
<b>Nissan (All "Z" Series)</b>
<b>Porsche</b>
<b>All Cars with Plastic, Aluminum, or Fiberglass Bodies</b>
<b>Dune Buggies</b>
<b>Flatbed Trucks</b>
<b>High Performance Type Vehicles</b>
<b>Kit Cars</b>
<b>Motor Homes &amp; Recreational Vehicles</b>
<b>Limousines</b>
<b>Vehicles with weight of 2,000 pounds or less</b>
<b>Vehicles with lift kits that are more than 6 inches</b>

## Driver Classification

Age	Single Male	Single Female	Married Male	Married Female
16, 17, 18	2C1	2D1	2A1	2L1
19, 20	2C2	2D2	2A2	2L2
21, 22	2B1	2F1	2H1	2M1
23, 24	2B2	2F2	2H2	2M2
25, 26, 27, 28, 29	2E	2G	2J	2K
30-49	1B	1B	1A	1A
50-59	1B1	1B1	1S	1S
60-69	1B2	1B2	1S1	1S1
70-74	1B3	1B3	1S2	1S2
75 and OVER	1B4	1B4	1S3	1S3

**Married means named insured and spouse must reside in the same household.**

Applies to any person, whether primary or occasional operator. Any married person not living with spouse, rate as a single person. Common-law rated as single person.

Business use: convert adult driver classes (Age 30 and above) to Class 3.

## Optional Coverage Rates

Limits of Liability Coverage are 25/50/25 only.

Coverage	Six-Month Premium
<b>Medical/ Hospital Benefits (\$5,000 Limit)</b>	
Terr 1- <del>7,9-12,15-28,30,31,33-35,37-39</del> 39	\$60
Terr <u>8,13,14,29,32,36,40-42</u> 40-42	<del>\$720</del>
<b>Income Disability (Limit of \$140/week for a maximum of 52 weeks)</b>	\$18
<b>Accidental Death (\$5,000 Limit)</b>	\$14
<b>Uninsured Motorist (\$25,000/\$50,000 BI Limit)</b>	
Terr 1- <del>39-7,9-28,30-35,37-39</del>	\$40
<u>Terr 40-42</u>	<del>\$45</del>
Terr <u>8,29,36</u> 40-42	<del>\$5245</del>
<b>Underinsured Motorist (\$25,000/\$50,000 BI Limit)</b>	
Terr 1,3-7,12-25,29,32,33,38	\$20
Terr 2,8-11,26-28,30,31,34-37,39-42	\$30
<b>Uninsured Motorist (\$25,000 PD Limit w/ \$200 ded)</b>	
Terr 1-39	\$30
Terr 40-42	\$35
<b>Towing (\$50 Per Disablement)</b>	\$4
<b>Rental Reimbursement (\$25/day for max of 20 days)</b>	\$16

## Excess of 10 Points

Multiply Factor Times Base Rate (0-1 Points) Premium

Points	BI/PD Factors	CP/CL Factors
11	275%	220%
12	300%	240%
13	330%	270%
14	370%	300%
15	410%	330%

For each additional point in excess of 15 add 10% per point to the 15 Points rate.

## Physical Damage Deductible Options

Rates with \$500 deductible are listed in the accompanying rate pages.

Deductible	Factor
\$1000	80% of \$500 Deductible Rate
\$750	90% of \$500 Deductible Rate
\$500	100% of \$500 Deductible Rate
\$250	115% of \$500 Deductible Rate
\$200	120% of \$500 Deductible Rate
\$100	140% of \$500 Deductible Rate

# ARKANSAS TERRITORIAL DEFINITIONS

## Territory 1

71820 71822 71823 71825 71831 71832 71833 71836 71838 71841  
71842 71846 71847 71851 71852 71853 71855 71859 71862 71865  
71866 71920 71921 71922 71929 71932 71933 71935 71937 71940  
71943 71944 71945 71950 71952 71953 71957 71958 71959 71960  
71961 71962 71965 71966 71969 71970 71971 71972 71973 72074  
72944

## Territory 2

72110 72125 72126 72127 72001 72016 72025 72820 72821  
72823 72826 72832 72835 72840 72841 72845 72851 72853  
72855 72857 72863 72865 72070 72926 72927 72928 72943  
72950 72951 72958

## Territory 3

72827 72833 72834 72838 72842

## Territory 4

72801 72802 72811 72812 72858

## Territory 5

72824 72828 72829 72860

## Territory 6

71630 71631 71638 71639 71643 71644 71647 71651 71652 71654  
71660 71662 71665 71666 71667 71670 71671 71674 71675 71678  
71701 71711 71720 71725 71726 72104 72105 72108 72134 72140  
72160 71742 71744 71745 71748 71751 71762 71763 71764 71766  
72166 71941 71942 72336 72340 72359 72379 72003 72026 72029  
72394 72038 72041 72042 72048 72055 72069 72073

## Territory 7

71721 71724 71728 71730 71731 71743 71747 71749 71750 71758  
71759 71765 71768 71772 72170 71923 71998 71999 72064

## Territory 1

71820 71822 71823 71825 71831 71832 71833 71836 71838 71841  
71842 71846 71847 71851 71852 71853 71855 71859 71862 71865  
71866 71920 71921 71922 71929 71932 71933 71935 71937 71940

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<a href="#"><u>71961</u></a>	<a href="#"><u>71962</u></a>	<a href="#"><u>71965</u></a>	<a href="#"><u>71966</u></a>	<a href="#"><u>71969</u></a>	<a href="#"><u>71970</u></a>	<a href="#"><u>71971</u></a>	<a href="#"><u>71972</u></a>	<a href="#"><u>71973</u></a>	<a href="#"><u>72074</u></a>
<a href="#"><u>72944</u></a>									

#### **Territory 2**

<a href="#"><u>72001</u></a>	<a href="#"><u>72016</u></a>	<a href="#"><u>72025</u></a>	<a href="#"><u>72070</u></a>	<a href="#"><u>72110</u></a>	<a href="#"><u>72125</u></a>	<a href="#"><u>72126</u></a>	<a href="#"><u>72127</u></a>	<a href="#"><u>72820</u></a>	<a href="#"><u>72821</u></a>
<a href="#"><u>72823</u></a>	<a href="#"><u>72826</u></a>	<a href="#"><u>72832</u></a>	<a href="#"><u>72835</u></a>	<a href="#"><u>72840</u></a>	<a href="#"><u>72841</u></a>	<a href="#"><u>72845</u></a>	<a href="#"><u>72851</u></a>	<a href="#"><u>72853</u></a>	<a href="#"><u>72855</u></a>
<a href="#"><u>72857</u></a>	<a href="#"><u>72863</u></a>	<a href="#"><u>72865</u></a>	<a href="#"><u>72926</u></a>	<a href="#"><u>72927</u></a>	<a href="#"><u>72928</u></a>	<a href="#"><u>72943</u></a>	<a href="#"><u>72950</u></a>	<a href="#"><u>72951</u></a>	<a href="#"><u>72958</u></a>

#### **Territory 3**

<a href="#"><u>72827</u></a>	<a href="#"><u>72833</u></a>	<a href="#"><u>72834</u></a>	<a href="#"><u>72838</u></a>	<a href="#"><u>72842</u></a>
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#### **Territory 4**

<a href="#"><u>72801</u></a>	<a href="#"><u>72802</u></a>	<a href="#"><u>72811</u></a>	<a href="#"><u>72812</u></a>	<a href="#"><u>72858</u></a>
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#### **Territory 5**

<a href="#"><u>72824</u></a>	<a href="#"><u>72828</u></a>	<a href="#"><u>72829</u></a>	<a href="#"><u>72860</u></a>
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#### **Territory 6**

<a href="#"><u>71630</u></a>	<a href="#"><u>71631</u></a>	<a href="#"><u>71638</u></a>	<a href="#"><u>71639</u></a>	<a href="#"><u>71643</u></a>	<a href="#"><u>71644</u></a>	<a href="#"><u>71647</u></a>	<a href="#"><u>71651</u></a>	<a href="#"><u>71652</u></a>	<a href="#"><u>71654</u></a>
<a href="#"><u>71660</u></a>	<a href="#"><u>71662</u></a>	<a href="#"><u>71665</u></a>	<a href="#"><u>71666</u></a>	<a href="#"><u>71667</u></a>	<a href="#"><u>71670</u></a>	<a href="#"><u>71671</u></a>	<a href="#"><u>71674</u></a>	<a href="#"><u>71675</u></a>	<a href="#"><u>71678</u></a>
<a href="#"><u>71701</u></a>	<a href="#"><u>71711</u></a>	<a href="#"><u>71720</u></a>	<a href="#"><u>71725</u></a>	<a href="#"><u>71726</u></a>	<a href="#"><u>71742</u></a>	<a href="#"><u>71744</u></a>	<a href="#"><u>71745</u></a>	<a href="#"><u>71748</u></a>	<a href="#"><u>71751</u></a>
<a href="#"><u>71762</u></a>	<a href="#"><u>71763</u></a>	<a href="#"><u>71764</u></a>	<a href="#"><u>71766</u></a>	<a href="#"><u>71941</u></a>	<a href="#"><u>71942</u></a>	<a href="#"><u>72003</u></a>	<a href="#"><u>72026</u></a>	<a href="#"><u>72029</u></a>	<a href="#"><u>72038</u></a>
<a href="#"><u>72041</u></a>	<a href="#"><u>72042</u></a>	<a href="#"><u>72048</u></a>	<a href="#"><u>72055</u></a>	<a href="#"><u>72069</u></a>	<a href="#"><u>72073</u></a>	<a href="#"><u>72104</u></a>	<a href="#"><u>72105</u></a>	<a href="#"><u>72108</u></a>	<a href="#"><u>72134</u></a>
<a href="#"><u>72140</u></a>	<a href="#"><u>72160</u></a>	<a href="#"><u>72166</u></a>	<a href="#"><u>72336</u></a>	<a href="#"><u>72340</u></a>	<a href="#"><u>72359</u></a>	<a href="#"><u>72379</u></a>	<a href="#"><u>72394</u></a>		

#### **Territory 7**

<a href="#"><u>71721</u></a>	<a href="#"><u>71724</u></a>	<a href="#"><u>71728</u></a>	<a href="#"><u>71730</u></a>	<a href="#"><u>71731</u></a>	<a href="#"><u>71743</u></a>	<a href="#"><u>71747</u></a>	<a href="#"><u>71749</u></a>	<a href="#"><u>71750</u></a>	<a href="#"><u>71758</u></a>
<a href="#"><u>71759</u></a>	<a href="#"><u>71765</u></a>	<a href="#"><u>71772</u></a>	<a href="#"><u>71923</u></a>	<a href="#"><u>71998</u></a>	<a href="#"><u>71999</u></a>	<a href="#"><u>72064</u></a>	<a href="#"><u>72170</u></a>		

### **ARKANSAS TERRITORIAL DEFINITIONS (CONT.)**

#### **Territory-8**

<a href="#"><u>71655</u></a>	<a href="#"><u>71656</u></a>	<a href="#"><u>71657</u></a>	<a href="#"><u>71677</u></a>	<a href="#"><u>71722</u></a>	<a href="#"><u>71740</u></a>	<a href="#"><u>71752</u></a>	<a href="#"><u>71753</u></a>	<a href="#"><u>71754</u></a>	<a href="#"><u>71770</u></a>
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71801	71802	71828	71835	72311	71857	71858	71860	71861	71864
72320	72335	72341	72352	72355	72360	72366	72368	72374	

**Territory-9**

71635	71640	71642	71646	71653	71658	71661	71663	71676	
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**Territory-10**

72346	72348								
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**Territory-11**

71834	71837	71840	72312	71854	72328	72333	72342	72353	72367
72369	72383	72389	72390						

**Territory-12**

71826	71827	71830	71845						
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**Territory-13**

72324	72347	72354	72365	72373	72377	72005	72014	72386	72387
72396	72420	72432	72439	72472	72475	72479			

**Territory-14**

72121	72130	72131	72532	72534	72536	72538	72539	72540	72542
72543	72545	72546	72550	72553	72554	72555	72556	72561	72562
72564	72565	72566	72567	72568	72569	72571	72572	72573	72575
72576	72577	72578	72579	72581	72583	72584	72585	72587	72165
72169	72179	72410	72415	72431	72433	72434	72440	72445	72043
72044	72045	72067	72075	72457	72458	72459	72465	72466	72469
72471	72473	72476	72482	72501	72503	72512	72513	72515	72517
72519	72520	72521	72522	72523	72524	72525	72526	72527	72528
72529	72530	72531							

**Territory 8**

<u>71655</u>	<u>71656</u>	<u>71657</u>	<u>71677</u>	<u>71722</u>	<u>71740</u>	<u>71752</u>	<u>71753</u>	<u>71754</u>	<u>71770</u>
<u>71801</u>	<u>71802</u>	<u>71828</u>	<u>71835</u>	<u>71857</u>	<u>71858</u>	<u>71860</u>	<u>71861</u>	<u>71864</u>	<u>72311</u>
<u>72320</u>	<u>72335</u>	<u>72341</u>	<u>72352</u>	<u>72355</u>	<u>72360</u>	<u>72366</u>	<u>72368</u>	<u>72374</u>	

**Territory 9**

<u>71635</u>	<u>71640</u>	<u>71642</u>	<u>71646</u>	<u>71653</u>	<u>71658</u>	<u>71661</u>	<u>71663</u>	<u>71676</u>	
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**Territory 10**

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**Territory 11**

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[72369](#)    [72383](#)    [72389](#)    [72390](#)

**Territory 12**

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**Territory 13**

[72005](#)    [72014](#)    [72324](#)    [72347](#)    [72354](#)    [72365](#)    [72373](#)    [72377](#)    [72386](#)    [72387](#)  
[72396](#)    [72429](#)    [72432](#)    [72472](#)    [72475](#)    [72479](#)

**Territory 14**

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[72179](#)    [72410](#)    [72415](#)    [72431](#)    [72433](#)    [72434](#)    [72440](#)    [72445](#)    [72457](#)    [72458](#)  
[72459](#)    [72465](#)    [72466](#)    [72469](#)    [72471](#)    [72473](#)    [72476](#)    [72482](#)    [72501](#)    [72503](#)  
[72512](#)    [72513](#)    [72515](#)    [72517](#)    [72519](#)    [72520](#)    [72521](#)    [72522](#)    [72523](#)    [72524](#)  
[72525](#)    [72526](#)    [72527](#)    [72528](#)    [72529](#)    [72530](#)    [72531](#)    [72532](#)    [72534](#)    [72536](#)  
[72538](#)    [72539](#)    [72540](#)    [72542](#)    [72543](#)    [72545](#)    [72546](#)    [72550](#)    [72553](#)    [72554](#)  
[72555](#)    [72556](#)    [72561](#)    [72562](#)    [72564](#)    [72565](#)    [72566](#)    [72567](#)    [72568](#)    [72569](#)  
[72571](#)    [72572](#)    [72573](#)    [72575](#)    [72576](#)    [72577](#)    [72578](#)    [72579](#)    [72581](#)    [72583](#)  
[72584](#)    [72585](#)    [72587](#)

**ARKANSAS TERRITORIAL DEFINITIONS (CONT.)****Territory-15**

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[72537](#)    [72544](#)    [72560](#)    [72601](#)    [72602](#)    [72611](#)    [72613](#)    [72615](#)    [72616](#)    [72617](#)  
[72619](#)    [72178](#)    [72623](#)    [72624](#)    [72626](#)    [72628](#)    [72630](#)    [72631](#)    [72632](#)    [72633](#)  
[72634](#)    [72635](#)    [72638](#)    [72639](#)    [72640](#)    [72641](#)    [72642](#)    [72644](#)    [72648](#)    [72651](#)  
[72653](#)    [72654](#)    [72655](#)    [72657](#)    [72658](#)    [72659](#)    [72660](#)    [72661](#)    [72662](#)    [72663](#)  
[72666](#)    [72668](#)    [72670](#)    [72672](#)    [72675](#)    [72677](#)    [72682](#)    [72683](#)    [72685](#)    [72687](#)  
[72322](#)    [72721](#)    [72738](#)    [72740](#)    [72742](#)    [72752](#)    [72760](#)    [72773](#)    [72006](#)    [72010](#)  
[72012](#)    [72013](#)    [72020](#)    [72021](#)    [72027](#)    [72028](#)    [72031](#)    [72036](#)    [72412](#)    [72413](#)

72422	72424	72425	72430	72435	72436	72441	72443	72776	72830
72839	72846	72847	72852	72854	72856	72051	72052	72059	72063
72068	72080	72081	72082	72085	72102	72453	72454	72456	72461
72464	72470	72474	72949						

#### **Territory 16**

72017	72040	72060	72066
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#### **Territory 17**

72112	72629	72636	72645	72650	72669	72679	72686	72372	72392
72444	72837	72843	72449	72455	72460	72462	72478		

#### **Territory 18**

72326	72101
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#### **Territory 19**

72137	72153	72088
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#### **Territory 20**

72701	72702	72703	72704
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#### **Territory 21**

72717	72727	72728	72729	72730	72735	72737	72741	72744	72749
72753	72762	72764	72765	72766	72769	72770	72774	72959	

#### **Territory 15**

<u>72006</u>	<u>72010</u>	<u>72012</u>	<u>72013</u>	<u>72020</u>	<u>72021</u>	<u>72027</u>	<u>72028</u>	<u>72031</u>	<u>72036</u>
<u>72051</u>	<u>72052</u>	<u>72059</u>	<u>72063</u>	<u>72068</u>	<u>72080</u>	<u>72081</u>	<u>72082</u>	<u>72085</u>	<u>72102</u>
<u>72123</u>	<u>72136</u>	<u>72139</u>	<u>72141</u>	<u>72143</u>	<u>72145</u>	<u>72149</u>	<u>72156</u>	<u>72157</u>	<u>72178</u>
<u>72322</u>	<u>72412</u>	<u>72413</u>	<u>72422</u>	<u>72424</u>	<u>72425</u>	<u>72430</u>	<u>72435</u>	<u>72436</u>	<u>72441</u>
<u>72443</u>	<u>72453</u>	<u>72454</u>	<u>72456</u>	<u>72461</u>	<u>72464</u>	<u>72470</u>	<u>72474</u>	<u>72533</u>	<u>72537</u>
<u>72544</u>	<u>72560</u>	<u>72601</u>	<u>72602</u>	<u>72611</u>	<u>72613</u>	<u>72615</u>	<u>72616</u>	<u>72617</u>	<u>72619</u>
<u>72623</u>	<u>72624</u>	<u>72626</u>	<u>72628</u>	<u>72630</u>	<u>72631</u>	<u>72632</u>	<u>72633</u>	<u>72634</u>	<u>72635</u>
<u>72638</u>	<u>72639</u>	<u>72640</u>	<u>72641</u>	<u>72642</u>	<u>72644</u>	<u>72648</u>	<u>72651</u>	<u>72653</u>	<u>72654</u>
<u>72655</u>	<u>72657</u>	<u>72658</u>	<u>72659</u>	<u>72660</u>	<u>72661</u>	<u>72662</u>	<u>72663</u>	<u>72666</u>	<u>72668</u>
<u>72670</u>	<u>72672</u>	<u>72675</u>	<u>72677</u>	<u>72682</u>	<u>72683</u>	<u>72685</u>	<u>72687</u>	<u>72721</u>	<u>72738</u>
<u>72740</u>	<u>72742</u>	<u>72752</u>	<u>72760</u>	<u>72773</u>	<u>72776</u>	<u>72830</u>	<u>72839</u>	<u>72846</u>	<u>72847</u>
<u>72852</u>	<u>72854</u>	<u>72856</u>	<u>72949</u>						

#### **Territory 16**



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**Territory 17**

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**Territory 18**

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**Territory 19**

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**Territory 20**

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**Territory 21**

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**ARKANSAS TERRITORIAL DEFINITIONS (CONT.)**

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**Territory 23**

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**Territory-24**

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**Territory-25**

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**Territory-26**

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**Territory-28**

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**Territory-29**

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**Territory-30**

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**Territory 23**

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**Territory 24**

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**Territory 25**

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**Territory 26**

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**Territory 27**

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**Territory 28**

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**Territory 29**

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**Territory 30**

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[72167](#)      [72175](#)      [72176](#)      [72004](#)      [72007](#)      [72011](#)      [72015](#)      [72018](#)      [72019](#)      [72022](#)  
[72024](#)      [72037](#)      [72046](#)      [72057](#)      [72065](#)      [72072](#)      [72083](#)

**Territory 32**

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**Territory 33**

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**Territory 34**

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**Territory 35**

[71964](#)   [71968](#)

**Territory 36**

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[71613](#)

**Territory 37**

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**Territory 38**

[72113](#)   [72120](#)   [72076](#)

**Territory 39**

[72135](#)   [72142](#)   [72030](#)

**Territory 31**

<a href="#">71659</a>	<a href="#">72004</a>	<a href="#">72007</a>	<a href="#">72011</a>	<a href="#">72015</a>	<a href="#">72018</a>	<a href="#">72019</a>	<a href="#">72022</a>	<a href="#">72024</a>	<a href="#">72037</a>
<a href="#">72046</a>	<a href="#">72057</a>	<a href="#">72065</a>	<a href="#">72072</a>	<a href="#">72083</a>	<a href="#">72086</a>	<a href="#">72089</a>	<a href="#">72107</a>	<a href="#">72122</a>	<a href="#">72128</a>
<a href="#">72129</a>	<a href="#">72133</a>	<a href="#">72150</a>	<a href="#">72158</a>	<a href="#">72167</a>	<a href="#">72175</a>	<a href="#">72176</a>			

**Territory 32**

<a href="#">72401</a>	<a href="#">72402</a>	<a href="#">72403</a>	<a href="#">72404</a>	<a href="#">72411</a>	<a href="#">72414</a>	<a href="#">72417</a>	<a href="#">72419</a>	<a href="#">72437</a>	<a href="#">72447</a>
<a href="#">72467</a>									

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**Territory 34**

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**Territory 35**

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**Territory 36**

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**Territory 37**

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**Territory 38**

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**Territory 39**

[72030](#)    [72135](#)    [72142](#)

**ARKANSAS TERRITORIAL DEFINITIONS (CONT.)**

**Territory 40**

~~[72418](#)~~    ~~[72244](#)~~    ~~[72242](#)~~    ~~[72224](#)~~

**Territory 41**

~~[72403](#)~~    ~~[72240](#)~~    ~~[72002](#)~~

**Territory 42**

~~[72444](#)~~    ~~[72445](#)~~    ~~[72446](#)~~    ~~[72447](#)~~    ~~[72449](#)~~    ~~[72424](#)~~    ~~[72464](#)~~    ~~[72480](#)~~    ~~[72483](#)~~    ~~[72490](#)~~  
~~[72499](#)~~    ~~[72204](#)~~    ~~[72202](#)~~    ~~[72203](#)~~    ~~[72204](#)~~    ~~[72205](#)~~    ~~[72206](#)~~    ~~[72207](#)~~    ~~[72209](#)~~    ~~[72214](#)~~  
~~[72245](#)~~    ~~[72246](#)~~    ~~[72247](#)~~    ~~[72249](#)~~    ~~[72222](#)~~    ~~[72223](#)~~    ~~[72225](#)~~    ~~[72227](#)~~    ~~[72234](#)~~    ~~[72260](#)~~  
~~[72295](#)~~    ~~[72053](#)~~    ~~[72078](#)~~    ~~[72099](#)~~

**Territory 40**

[72118](#)    [72211](#)    [72212](#)    [72221](#)

**Territory 41**

[72002](#)    [72103](#)    [72210](#)

**Territory 42**

<a href="#"><u>72053</u></a>	<a href="#"><u>72078</u></a>	<a href="#"><u>72099</u></a>	<a href="#"><u>72114</u></a>	<a href="#"><u>72115</u></a>	<a href="#"><u>72116</u></a>	<a href="#"><u>72117</u></a>	<a href="#"><u>72119</u></a>	<a href="#"><u>72124</u></a>	<a href="#"><u>72164</u></a>
<a href="#"><u>72180</u></a>	<a href="#"><u>72183</u></a>	<a href="#"><u>72190</u></a>	<a href="#"><u>72199</u></a>	<a href="#"><u>72201</u></a>	<a href="#"><u>72202</u></a>	<a href="#"><u>72203</u></a>	<a href="#"><u>72204</u></a>	<a href="#"><u>72205</u></a>	<a href="#"><u>72206</u></a>
<a href="#"><u>72207</u></a>	<a href="#"><u>72209</u></a>	<a href="#"><u>72214</u></a>	<a href="#"><u>72215</u></a>	<a href="#"><u>72216</u></a>	<a href="#"><u>72217</u></a>	<a href="#"><u>72219</u></a>	<a href="#"><u>72222</u></a>	<a href="#"><u>72223</u></a>	<a href="#"><u>72225</u></a>
<a href="#"><u>72227</u></a>	<a href="#"><u>72231</u></a>	<a href="#"><u>72255</u></a>	<a href="#"><u>72260</u></a>	<a href="#"><u>72295</u></a>					

**Medical Report for Automobile Insurance**

\_\_\_\_\_  
Name of Driver

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Insurance Agency

I hereby authorize you to complete this report on my physical condition for Safeway Insurance Company of Arkansas.

\_\_\_\_\_  
Driver's Signature

\_\_\_\_\_  
Date

## To Be Completed By Physician

1. Does your patient have any uncorrected eye vision problems that affect his/her ability to drive?

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please describe: \_\_\_\_\_  
\_\_\_\_\_

2. Are there any physical disabilities that might reduce driving ability (paralysis, amputations, weaknesses, arthritis, etc.)?

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please describe and indicate how long he/she has been driving with this disability:  
\_\_\_\_\_  
\_\_\_\_\_

3. Is your patient unable to drive safely due to impaired mental capacity or diminished alertness?

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please describe: \_\_\_\_\_  
\_\_\_\_\_

4. Is your patient on any medication that will adversely affect his/her ability to operate a motor vehicle?

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please describe: \_\_\_\_\_  
\_\_\_\_\_

5. Are you aware of anything else about your patient which could affect his/her ability to drive safely (alcohol problems, drug problems, emotional problems, diabetes, epilepsy, etc.)?

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please describe: \_\_\_\_\_  
\_\_\_\_\_

If additional space is needed for any of the questions above, please use the reverse side of this form.

\_\_\_\_\_  
Physician's Name (Please Print)

\_\_\_\_\_  
Physician's Signature

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
Date

\_\_\_\_\_  
City/State/Zip

(\_\_\_\_)

\_\_\_\_\_  
Phone

SAFEWAY INSURANCE COMPANY  
OF ALABAMA

4200 COLONNADE PARKWAY • BIRMINGHAM, ALABAMA 35243  
(205) 948-1022

SAFE IN EVERY WAY



August 4, 2014

Arkansas Insurance Department  
1200 West Third Street  
Little Rock, AR 72201-1904

To Whom It May Concern:

Perr&Knight is hereby authorized to submit rate, rule and form filings on behalf of Safeway Insurance Company of Arkansas. This authorization includes providing additional information and responding to questions regarding the filings on our behalf as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please direct all correspondences and inquiries related to this filing to Perr&Knight at the following address:

Ms. Denise Farnan  
Perr&Knight  
1200 North Federal Highway, Suite 309  
Boca Raton, FL 33432  
Tel: (561) 416-3992 x223  
Fax: (561) 416-3167

Please contact me at (630) 850-3895 if you have any questions regarding this authorization.

Sincerely,

Aaron T. Brubaker  
Vice President - Finance



State: Arkansas

Filing Company:

Safeway Insurance Company of Arkansas

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Auto Program

Project Name/Number: SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/29/2014	Filed 02/02/2015	Supporting Document	APCS-Auto Premium Comparison Survey	01/27/2015	PPA_Survey_FORM_APCS20141229.pdf (Superceded) PPA_Survey_FORM_APCS20141229.xls (Superceded)
12/15/2014	Filed 02/02/2015	Supporting Document	APCS-Auto Premium Comparison Survey	12/29/2014	APCS.pdf (Superceded) APCS.xls (Superceded)
12/09/2014	Filed 02/02/2015	Supporting Document	APCS-Auto Premium Comparison Survey	12/15/2014	APCS-safeway retype2014.pdf (Superceded) APCS-safeway retype2014.xls (Superceded)
12/08/2014	Filed 02/02/2015	Supporting Document	APCS-Auto Premium Comparison Survey	12/09/2014	APCS - Safeway 2014.pdf (Superceded) APCS - Safeway 2014.xls (Superceded)
12/04/2014	Filed 02/02/2015	Supporting Document	APCS-Auto Premium Comparison Survey	12/08/2014	Premium Comparison Survey_Safeway2014 link removedv3.pdf (Superceded) Premium Comparison Survey_Safeway2014 link removedv3.xls (Superceded)
12/02/2014	Filed 02/02/2015	Supporting Document	APCS-Auto Premium Comparison Survey	12/04/2014	Premium Comparison Survey_Safeway2014 link removed.pdf (Superceded) Premium Comparison Survey_Safeway2014 link removed.xls (Superceded)
11/18/2014	Filed 02/02/2015	Supporting Document	APCS-Auto Premium Comparison Survey	12/02/2014	Premium Comparison Survey_Safeway2014.pdf (Superceded) Premium Comparison Survey_Safeway2014.xls (Superceded)
09/23/2014	Filed 02/02/2015	Supporting Document	NAIC loss cost data entry document	11/07/2014	FORM RF-1 Rate Filing Abstract2014.pdf (Superceded)

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Safeway Insurance Company of Arkansas
<b>TOI/Sub-TOI:</b>	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
<b>Product Name:</b>	Private Passenger Auto Program		
<b>Project Name/Number:</b>	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/04/2014	Filed 02/02/2015	Supporting Document	APCS-Auto Premium Comparison Survey	11/18/2014	Premium Comparison Survey_Safeway2014.xls (Superceded) Premium Comparison Survey_Safeway2014.pdf (Superceded)
09/04/2014	Filed 02/02/2015	Supporting Document	NAIC loss cost data entry document	09/23/2014	

State:	Arkansas	Filing Company:	Safeway Insurance Company of Arkansas
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto Program		
Project Name/Number:	SWAR-PPA-AR-1401R/SWAR-PPA-AR-1401R		

***Attachment PPA\_Survey\_FORM\_APCS20141229.xls is not a PDF document and cannot be reproduced here.***

***Attachment APCS.xls is not a PDF document and cannot be reproduced here.***

***Attachment APCS-safeway retype2014.xls is not a PDF document and cannot be reproduced here.***

***Attachment APCS - Safeway 2014.xls is not a PDF document and cannot be reproduced here.***

***Attachment Premium Comparison Survey\_Safeway2014 link removedv3.xls is not a PDF document and cannot be reproduced here.***

***Attachment Premium Comparison Survey\_Safeway2014 link removed.xls is not a PDF document and cannot be reproduced here.***

***Attachment Premium Comparison Survey\_Safeway2014.xls is not a PDF document and cannot be reproduced here.***

***Attachment Premium Comparison Survey\_Safeway2014.xls is not a PDF document and cannot be reproduced here.***

**FORM APCS - last modified May 2012**

[illegible]





**FORM APCS - last modified May 2012**

[illegible]

**Private Passenger Auto Premium Comparison Survey Form**  
**FORM APCS - last modified May 2012**

NAIC Number: 11223  
 Company Name: Safeway Insurance Company of Arkansas  
 Contact Person: Aaron T. Brubaker  
 Telephone No.: 630-850-3895  
 Email Address: abruck@safewayins.com  
 Effective Date: 10/15/2014 NB 11/27/2014 RB

**DISCOUNTS OFFERED:**

PASSIVE RESTRAINT/AIRBAG %  
 AUTO/HOMEOWNERS %  
 GOOD STUDENT 5 %  
 ANTI-THEFT DEVICE %  
 Over 55 Defensive Driver Discount 5 %  
 \$250/\$500 Deductible Comp./Coll. 13 %

**Assumptions to Use:**

- 1 Liability-Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident  
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:  
 Uninsured motorist property and bodily injury equal to liability coverage  
 Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

**Submit to:** Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
**Telephone:** 501-371-2800  
 Email as an attachment : [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
	Gender		Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
Vehicle	Coverages	Age																				
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
	Minimum Liability with Comprehensive and Collision		\$1,443	\$1,939	\$678	\$693	\$1,650	\$2,225	\$764	\$781	\$2,456	\$3,343	\$1,081	\$1,109	\$1,693	\$2,276	\$798	\$812	\$1,985	\$2,683	\$907	\$928
	100/300/50 Liability with Comprehensive and Collision																					
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
	Minimum Liability with Comprehensive and Collision		\$1,515	\$2,036	\$709	\$724	\$1,732	\$2,334	\$800	\$817	\$2,573	\$3,502	\$1,135	\$1,163	\$1,790	\$2,409	\$842	\$856	\$2,082	\$2,816	\$951	\$972
	100/300/50 Liability with Comprehensive and Collision																					
2010 Honda Odyssey "EX"	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
	Minimum Liability with Comprehensive and Collision		\$1,685	\$2,269	\$788	\$803	\$1,923	\$2,596	\$887	\$904	\$2,851	\$3,882	\$1,261	\$1,289	\$2,021	\$2,724	\$948	\$962	\$2,313	\$3,131	\$1,057	\$1,078
	100/300/50 Liability with Comprehensive and Collision																					
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
	Minimum Liability with Comprehensive and Collision		\$1,947	\$2,627	\$907	\$922	\$2,221	\$3,001	\$1,023	\$1,040	\$3,283	\$4,470	\$1,457	\$1,485	\$2,380	\$3,212	\$1,110	\$1,124	\$2,672	\$3,619	\$1,219	\$1,240
	100/300/50 Liability with Comprehensive and Collision																					
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
	Minimum Liability with Comprehensive and Collision		\$2,243	\$3,030	\$1,041	\$1,056	\$2,553	\$3,455	\$1,174	\$1,191	\$3,766	\$5,130	\$1,677	\$1,705	\$2,782	\$3,760	\$1,292	\$1,306	\$3,074	\$4,167	\$1,401	\$1,422
	100/300/50 Liability with Comprehensive and Collision																					
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
	Minimum Liability with Comprehensive and Collision		\$1,737	\$2,340	\$811	\$826	\$1,983	\$2,678	\$915	\$932	\$2,938	\$4,001	\$1,301	\$1,329	\$2,094	\$2,823	\$981	\$995	\$2,386	\$3,230	\$1,090	\$1,111
	100/300/50 Liability with Comprehensive and Collision																					



				Private Passenger Auto Premium Comparison Survey Form FORM APCS - last modified May 2012																				
NAIC Number:		11223		<p><b>Assumptions to Use:</b></p> <p>1 <i>Liability-Minimum</i> \$25,000 per person</p> <p>2 <i>Bodily Injury</i> \$50,000 per accident</p> <p>\$25,000 per accident</p> <p>3 <i>Property Damage</i> \$100 deductible per accident</p> <p>4 <i>Comprehensive &amp; Collision</i> \$250 deductible per accident</p> <p>5 <i>The insured has elected to accept:</i></p> <p>Uninsured motorist property and bodily injury equal to liability coverage</p> <p>Underinsured bodily injury equal to liability coverage</p> <p>6 <i>Personal Injury Protection</i> of \$5,000 for medical, loss wages according to statute and \$5,000 accidental</p> <p>7 <i>If male and female rates are different, use the highest of the two</i></p>																				
Company Name:		Safeway Insurance Company of Arkansas																						
Contact Person:		Aaron T. Brubaker																						
Telephone No.:		630-850-3895																						
Email Address:		abrubaker@safewayins.com																						
Effective Date:		new:10/15/2014, renewal (20% cap) 11/27/2014																						
DISCOUNTS OFFERED:																								
PASSIVE RESTRAINT/AIRBAG																								
AUTO/HOMEOWNERS																								
GOOD STUDENT		5%																						
ANTI-THEFT DEVICE																								
Over 55 Defensive Driver Discount		5%																						
\$250/\$500 Deductible Comp./Coll.		13%																						
				Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
		Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	
Vehicle		Coverages		Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB		Minimum Liability			\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
		Minimum Liability with Comprehensive and Collision			\$1,443	\$1,939	\$678	\$693	\$1,650	\$2,225	\$764	\$781	\$2,456	\$3,343	\$1,081	\$1,109	\$1,693	\$2,276	\$798	\$812	\$1,985	\$2,683	\$907	\$928
		100/300/50 Liability with Comprehensive and Collision																						
2009 Ford Explorer "XL" 2WD, 4 door		Minimum Liability			\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
		Minimum Liability with Comprehensive and Collision			\$1,515	\$2,036	\$709	\$724	\$1,732	\$2,334	\$800	\$817	\$2,573	\$3,502	\$1,135	\$1,163	\$1,790	\$2,409	\$842	\$856	\$2,082	\$2,816	\$951	\$972
		100/300/50 Liability with Comprehensive and Collision																						
2010 Honda Odyssey "EX"		Minimum Liability			\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
		Minimum Liability with Comprehensive and Collision			\$1,685	\$2,269	\$788	\$803	\$1,923	\$2,596	\$887	\$904	\$2,851	\$3,882	\$1,261	\$1,289	\$2,021	\$2,724	\$948	\$962	\$2,313	\$3,131	\$1,057	\$1,078
		100/300/50 Liability with Comprehensive and Collision																						
2011 Toyota Camry 2.5L 4 door Sedan		Minimum Liability			\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
		Minimum Liability with Comprehensive and Collision			\$1,947	\$2,627	\$907	\$922	\$2,221	\$3,001	\$1,023	\$1,040	\$3,283	\$4,470	\$1,457	\$1,485	\$2,380	\$3,212	\$1,110	\$1,124	\$2,672	\$3,619	\$1,219	\$1,240
		100/300/50 Liability with Comprehensive and Collision																						
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L		Minimum Liability			\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
		Minimum Liability with Comprehensive and Collision			\$2,243	\$3,030	\$1,041	\$1,056	\$2,553	\$3,455	\$1,174	\$1,191	\$3,766	\$5,130	\$1,677	\$1,705	\$2,782	\$3,760	\$1,292	\$1,306	\$3,074	\$4,167	\$1,401	\$1,422
		100/300/50 Liability with Comprehensive and Collision																						
2010 Hyundai Santa Fe SE 4X2		Minimum Liability			\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
		Minimum Liability with Comprehensive and Collision			\$1,737	\$2,340	\$811	\$826	\$1,983	\$2,678	\$915	\$932	\$2,938	\$4,001	\$1,301	\$1,329	\$2,094	\$2,823	\$981	\$995	\$2,386	\$3,230	\$1,090	\$1,111
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				Private Passenger Auto Premium Comparison Survey Form FORM APCS - last modified May 2012																					
NAIC Number:		11223		<b>Assumptions to Use:</b> 1 <i>Liability-Minimum</i> \$25,000 per person 2 <i>Bodily Injury</i> \$50,000 per accident \$25,000 per accident 3 <i>Property Damage</i> \$100 deductible per accident 4 <i>Comprehensive &amp; Collision</i> \$250 deductible per accident 5 <i>The insured has elected to accept:</i> <i>Uninsured motorist property and bodily injury equal to liability coverage</i> <i>Underinsured bodily injury equal to liability coverage</i> 6 <i>Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental</i> 7 <i>If male and female rates are different, use the highest of the two</i>																Submit to:		Arkansas Insurance Department 1200 West Third Street Little Rock, AR 72201-1904			
Company Name:		Safeway Insurance Company of Arkansas																		Telephone:		501-371-2800			
Contact Person:		Aaron T. Brubaker																		Email as an attachment :		<a href="mailto:insurance.pnc@arkansas.gov">insurance.pnc@arkansas.gov</a>			
Telephone No.:		630-850-3895																		You may also attach to a SERFF filing or submit on a compact disk					
Email Address:		abrubaker@safewayins.com																							
Effective Date:		new:10/15/2014, renewal (20% cap) 11/27/2014																							
DISCOUNTS OFFERED:																									
PASSIVE RESTRAINT/AIRBAG																									
AUTO/HOMEOWNERS																									
GOOD STUDENT		5%																							
ANTI-THEFT DEVICE																									
Over 55 Defensive Driver Discount		5%																							
\$250/\$500 Deductible Comp./Coll.		13%																							
				Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff					
		Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female			
Vehicle	Coverages	Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66			
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	Minimum Liability with Comprehensive and Collision		\$1,515	\$2,036	\$709	\$724	\$1,732	\$2,334	\$800	\$817	\$2,573	\$3,502	\$1,135	\$1,163	\$1,790	\$2,409	\$842	\$856	\$2,082	\$2,816	\$951	\$972			
	100/300/50 Liability with Comprehensive and Collision																								
2010 Honda Odyssey "EX"	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499			
	Minimum Liability with Comprehensive and Collision		\$1,685	\$2,269	\$788	\$803	\$1,923	\$2,596	\$887	\$904	\$2,851	\$3,882	\$1,261	\$1,289	\$2,021	\$2,724	\$948	\$962	\$2,313	\$3,131	\$1,057	\$1,078			
	100/300/50 Liability with Comprehensive and Collision																								
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499			
	Minimum Liability with Comprehensive and Collision		\$1,947	\$2,627	\$907	\$922	\$2,221	\$3,001	\$1,023	\$1,040	\$3,283	\$4,470	\$1,457	\$1,485	\$2,380	\$3,212	\$1,110	\$1,124	\$2,672	\$3,619	\$1,219	\$1,240			
	100/300/50 Liability with Comprehensive and Collision																								
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499			
	Minimum Liability with Comprehensive and Collision		\$2,243	\$3,030	\$1,041	\$1,056	\$2,553	\$3,455	\$1,174	\$1,191	\$3,766	\$5,130	\$1,677	\$1,705	\$2,782	\$3,760	\$1,292	\$1,306	\$3,074	\$4,167	\$1,401	\$1,422			
	100/300/50 Liability with Comprehensive and Collision																								
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499			
	Minimum Liability with Comprehensive and Collision		\$1,737	\$2,340	\$811	\$826	\$1,983	\$2,678	\$915	\$932	\$2,938	\$4,001	\$1,301	\$1,329	\$2,094	\$2,823	\$981	\$995	\$2,386	\$3,230	\$1,090	\$1,111			
	100/300/50 Liability with Comprehensive and Collision																								

## NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	SWAR-PPA-AR-1401R
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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	Company Name		Company NAIC Number
3.	A.	<b>Safeway Insurance Company of Arkansas</b>	B. <b>11223</b>

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	<b>19.0 Personal Auto</b>	B. <b>19.0001 Private Passenger Auto (PPA)</b>

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Bodily Injury</b>	<b>24.9%</b>	<b>14.3%</b>					
<b>Property Damage</b>	<b>41.9%</b>	<b>14.8%</b>					
<b>Medical Payment</b>	<b>33.8%</b>	<b>12.3%</b>					
<b>UM/UIM</b>	<b>-2.3%</b>	<b>0.0%</b>					
<b>Comprehensive</b>	<b>-1.9%</b>	<b>0.0%</b>					
<b>Collision</b>	<b>-3.4%</b>	<b>0.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>14.9%</b>	<b>7.1%</b>					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2010</b>	<b>303</b>	<b>n/a</b>	<b>n/a</b>	<b>144</b>	<b>133</b>	<b>.92</b>	<b>.51</b>
<b>2011</b>	<b>1,655</b>	<b>-3.5%</b>	<b>3/1/2011</b>	<b>1,295</b>	<b>1,193</b>	<b>.92</b>	<b>.55</b>
<b>2012</b>	<b>2,581</b>	<b>8.7%</b>	<b>n/a</b>	<b>2,685</b>	<b>2,232</b>	<b>.83</b>	<b>.58</b>
<b>2013</b>	<b>2,000</b>	<b>n/a</b>	<b>3/15/2013</b>	<b>2,761</b>	<b>1,976</b>	<b>.72</b>	<b>.56</b>
<b>2014</b>	<b>1,617</b>	<b>n/a</b>	<b>n/a</b>	<b>1,060</b>	<b>1,688</b>	<b>1.59</b>	<b>Not available yet</b>

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>17.8%</b>
B. General Expense	<b>1.8%</b>
C. Taxes, License & Fees	<b>3.2%</b>
D. Underwriting Profit & Contingencies	<b>5.0%</b>
E. Other (explain)	<b>0.0%</b>
F. TOTAL	<b>27.8%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)

9.   +39.71%   Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Terr 8, Class 2B2, 4 points, BI/PD only

10.   0%   Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): many policies unchanged.

**Private Passenger Auto Premium Comparison Survey Form**  
**FORM APCS - last modified May 2012**

NAIC Number: 11223  
 Company Name: Safeway Insurance Company of Arkansas  
 Contact Person: Aaron T. Brubaker  
 Telephone No.: 630-850-3895  
 Email Address: abruck@safewayins.com  
 Effective Date: 10/15/2014

**DISCOUNTS OFFERED:**

PASSIVE RESTRAINT/AIRBAG %  
 AUTO/HOMEOWNERS %  
 GOOD STUDENT 5 %  
 ANTI-THEFT DEVICE %  
 Over 55 Defensive Driver Discount 5 %  
 \$250/\$500 Deductible Comp./Coll. 13 %

**Assumptions to Use:**

1 Liability-Minimum \$25,000 per person  
 2 Bodily Injury \$50,000 per accident  
 \$25,000 per accident  
 3 Property Damage \$100 deductible per accident  
 4 Comprehensive & Collision \$250 deductible per accident  
 5 The insured has elected to accept:  
 Uninsured motorist property and bodily injury equal to liability coverage  
 Underinsured bodily injury equal to liability coverage  
 6 Personal Injury Protection of \$5,000 for medical, loss  
 wages according to statute and \$5,000 accidental  
 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800  
 Email as an attachment : [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit  
 on a compact disk

Vehicle	Coverages	Gender Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
	Minimum Liability with Comprehensive and Collision		\$1,443	\$1,939	\$678	\$693	\$1,650	\$2,225	\$764	\$781	\$2,456	\$3,343	\$1,081	\$1,109	\$1,693	\$2,276	\$798	\$812	\$1,985	\$2,683	\$907	\$928
	100/300/50 Liability with Comprehensive and Collision																					
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
	Minimum Liability with Comprehensive and Collision		\$1,515	\$2,036	\$709	\$724	\$1,732	\$2,334	\$800	\$817	\$2,573	\$3,502	\$1,135	\$1,163	\$1,790	\$2,409	\$842	\$856	\$2,082	\$2,816	\$951	\$972
	100/300/50 Liability with Comprehensive and Collision																					
2010 Honda Odyssey "EX"	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
	Minimum Liability with Comprehensive and Collision		\$1,685	\$2,269	\$788	\$803	\$1,923	\$2,596	\$887	\$904	\$2,851	\$3,882	\$1,261	\$1,289	\$2,021	\$2,724	\$948	\$962	\$2,313	\$3,131	\$1,057	\$1,078
	100/300/50 Liability with Comprehensive and Collision																					
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
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	100/300/50 Liability with Comprehensive and Collision																					
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
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	100/300/50 Liability with Comprehensive and Collision																					
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$749	\$993	\$362	\$377	\$868	\$1,157	\$408	\$425	\$1,320	\$1,794	\$565	\$593	\$749	\$989	\$369	\$383	\$1,041	\$1,396	\$478	\$499
	Minimum Liability with Comprehensive and Collision		\$1,737	\$2,340	\$811	\$826	\$1,983	\$2,678	\$915	\$932	\$2,938	\$4,001	\$1,301	\$1,329	\$2,094	\$2,823	\$981	\$995	\$2,386	\$3,230	\$1,090	\$1,111
	100/300/50 Liability with Comprehensive and Collision																					